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Rural Development
Rural Housing Service

Rural Housing Service 2000 Progress Report





Fifty Years of Fulfilling the Dream of Homeownership

The housing programs that are part of the Rural Housing Service (RHS) today began with the Housing Act of 1949. With this act, Congress recognized the need for a national approach to rural housing. The act created two programs of major importance for rural America: the Section 502 Direct Housing Loan program and the Section 504 Housing Repair Loan and Grant program. Initially, these programs were limited to farmers, but today they are available to any rural resident who qualifies. After 50 years, these programs are still helping provide what the Housing Act envisioned: "a decent home and a suitable living environment for every American family."

Just as the programs started 50 years ago have continued to help America's rural residents, so the houses built or improved with housing program funds are still providing homes for rural Americans. The home pictured above was built in 1950. It is the same model as the first home funded under the Section 502 program. These first homes were built to last and are still sheltering rural families. Today's homes may differ in style, but they provide their owners with the same pride of homeownership as those built 50 years ago.

Cover Photos:

Los Adobes de Maria, a farmworker complex in Santa Maria, Calif., financed by the Rural Housing Service, was built by the People's Self-Help Housing Corporation and designed to meet the specific needs of farmworkers. The children's play areas are located close to the four- and five-bedroom units, where many of the children live.

Maria Bruno, one of the childcare workers at Light of the World Christian Day Care in Walthourville, Ga., helps Tiffany Jones put a bandage on one of her dolls. The childcare center was built with loan and grant funds from the Rural Housing Service's Community Facilities program. Many single parents are expected to use the facility, which will accommodate 80 to 100 children.

Maureen Hill, left, and Jeanie Garlin work on their USDA Self-Help program homes in Gardnerville, Nev. Gardnerville Ranchos is the fourth self-help project on which Citizens for Affordable Homes, a nonprofit, has partnered with USDA's Rural Housing Service. (Photo courtesy of Jeff Delong, Reno Gazette Journal).

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United States Department of Agriculture
Rural Development

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Washington, DC 20250

Dear Rural Housing Service Partners, Customers and Colleagues:

The following pages tell the story of one year's accomplishments of the Rural Housing Service (RHS), United States Department of Agriculture. RHS serves rural America in many ways. Primarily we help rural homeowners improve their sub-standard homes or build or buy new ones. Our rural rental housing program helps build rental housing for low-income, disabled or elderly rural residents and housing for farmworkers. Our Community Facilities Program helps rural communities provide for their residents, funding projects ranging from hospitals to fire trucks to childcare centers, and other essential facilities. Most of all, we reach out to rural Americans bypassed by the prosperity enjoyed by most of the country.

In 2000, RHS continued successful partnerships with non-profits and government agencies. These partnerships enable us to stretch our funds and provide more assistance to rural residents and communities. Our partners also provide technical assistance and homeownership education to our borrowers.

This year the Rural Housing Service celebrated its 50th anniversary. Many of the homes financed in 1950 are still in good solid condition today. Our programs have changed and expanded over 50 years, but their intent is still the same – to promote rural homeownership, improve housing conditions for rural residents, and help rural communities provide for their residents.

Rural America has had its share of natural disasters during this past year. Hurricanes devastated areas along the East Coast. Floods, droughts, tornadoes and freezes destroyed crops and homes in rural areas across the country. Wildfire raged across western states, destroying homes and other property. This year RHS helped USDA provide aid to farm workers who lost their jobs due to natural disasters and to farmers and other rural residents whose homes or livelihoods were damaged or destroyed.

We are proud that two projects funded by RHS won recognition from the Fannie Mae Foundation this year. Each year, the foundation honors nonprofit organizations that are doing an outstanding job of developing and maintaining housing for low-income Americans. More details regarding these special projects are included in the report.

RHS continues to reach out to underserved populations. Where needed, program information and forms are provided in Spanish. Field office staff meet with representatives of Native American tribes to encourage them to utilize our programs, especially our Community Facilities program which provides Native Americans with college buildings, as well as many other community needs.

This report reflects the activities and achievements of RHS during fiscal year 2000, and we believe it shows a clear picture of how we are helping rural America grow and prosper.

James C. Alsop
Acting Administrator

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What Is The Rural Housing Service?

The Rural Housing Service (RHS) is one of the agencies within the United States Department of Agriculture's (USDA) Rural Development mission area. RHS is a lending agency like its predecessor, the Farmers Home Administration, but RHS emphasizes a community development mission. This year, RHS celebrated the 50th anniversary of the USDA home loan program.

Through RHS programs, USDA Rural Development touches many aspects of rural life. These programs provide people in rural areas with loans and grants for repairing their homes or buying or building new ones. USDA provides financing for rental housing at affordable prices and rental assistance to the elderly, the home-

less, farm laborers, and people whose incomes are less than those of most of their neighbors.

RHS programs help build many useful community facilities, such as community centers, schools, fire stations, health-care centers, libraries, child-care facilities, assisted-living centers, and college classrooms and dormitories. In partnership with many other organizations, RHS creates packages of technical assistance and loan funds from several sources, rather than providing all the assistance for a project. This leveraging and partnering stretches resources to benefit more rural individuals and communities.

Rural Housing Service Programs	Total Dollars FY 2000	Families/ Facilities
Single Family Housing (SFH)		
Direct Loan (502)	1.14 billion	17,026
SFH Guaranteed Loan (502)	2.15 billion	29,123
SFH Home Repair Loan & Grant (504)*	58.9 million	10,360
SFH Mutual Self-Help Grant (523)	30.4 million	1,503
Multi Family Housing (MFH) Rural		
Rental Housing Loan (515)	50.1 million	1,626
MFH Rural Rental Housing		
Repair Loan**	64.1 million	177
MFH Rural Rental Housing		
Guaranteed Loan (538)	99.6 million	2,895
MFH Farm Labor Loan and Grant (514/516)	48.1 million	680
MF Housing Preservation Grant (533)	5.5 million	1,414
MFH Rental Assistance (521)	640 million	38,489
Community Facility (CF) Direct Loan***	199.4 million	451
CF Guaranteed Loan**	86.8 million	101
CF Grant***	10 million	315

* Includes Water & Waste individual grants

** Numbers are for facilities or projects.

*** Numbers are for loans or grants.

Families eligible for RHS programs are divided into three income categories:

- Very-low: incomes of up to 50 percent of the area median income;
- Low: incomes of 51 percent to 80 percent of the area median income;
- Moderate: incomes of 81 percent to 115 percent of the area median income.

Homeownership Programs

USDA Rural Development provides opportunities through several RHS loan, grant, and loan guarantee programs for rural Americans with very-low to moderate incomes to obtain homes. Since 1950, these homeownership programs have helped more than 2 million families become homeowners. Currently, the combined portfolio for the direct and guaranteed programs is worth more than \$26 billion. In FY 2000, the homeownership programs assisted about 58,000 families in acquiring or repairing their homes. In addition, according to a formula from the National Association of Home Builders' report, "Housing's Direct Economic Impact," RHS Single Family Housing programs are estimated to have helped provide 31,800 full-time jobs in construction and construction-related industries.

Direct Loan Program (Section 502): Direct low-interest home ownership loans are offered to rural America's less affluent residents through this program. In FY 2000, outlays of \$1.14 billion enabled about 17,000 families to purchase homes. Almost half of

these loans were made to people whose incomes were below 50 percent of the median income for the rural areas where they lived. Without USDA assistance, these rural residents would not have been able to finance their homes.

Guaranteed Loan Program (Section 502): Families with low to moderate incomes, but without funds for a down payment or closing costs, can buy homes with loans made by a local bank and guaranteed by RHS. Banks make these loans because USDA guarantees 90 percent of their value. Lack of a down payment often prevents prospective homebuyers from obtaining a loan from private lenders, so the guarantee program opens homeownership to more rural residents. In FY 2000, RHS guaranteed a little over \$2 billion in home loans, enabling about 29,000 families to achieve homeownership.

Mutual Self-Help Housing Program (Section 523): Homes become more affordable because low- and very-low-income families perform 65 percent of the labor needed to construct their homes. The family's

A Little House With a Garden

Kathy Smith always wanted a little piece of land, a little house, and a place for a garden. Smith has had Lupus, a crippling disease, for more than 20 years, and lives on her Social Security disability income. When she applied for a Rural Housing Service loan last year, she was found eligible for only \$45,000 -- not enough to buy a home near Hayesville, N.C., where she lives. She did not give up, but looked for additional help.

Betty Thompson, the local USDA Rural Development community development specialist, contacted the Hinton Rural Life Center, a partner with RHS for home repair. Each summer, this mission agency of the United Methodist Church hosts volunteers who work on housing for the area. About 50 homes are repaired and one new home built each year. This year, the volunteers built a handicapped-accessible home for Smith. Rural Development employees also worked on the home during Homeownership Week. Because of this volunteer labor, the house was built for just \$45,000. A local attorney donated services to cover the closing cost. On Sept. 24, 2000, at an open house in her new home, Smith thanked all the people who had helped make her dream come true.



investment or "sweat equity" reduces the total amount borrowed. Grants are awarded to nonprofit and local government organizations that provide technical assistance. They supervise groups of 6 to 12 families in constructing their homes. The families work on the homes together, and move in only when all are completed. Usually, the homes are financed through an RHS 502 Direct loan. In FY 2000, USDA Rural Development made 101 technical assistance and pre-development grants, through RHS, for about \$30.4 million to nonprofit organizations in 34 states to help some 1,503 families build homes. A total of \$125.5 million was loaned to these families to help them pay for their new homes.

Rental Housing Programs

RHS offers four programs that provide money for rental properties intended for low- and moderate-income tenants. Currently, about 459,000 rental units in about 18,000 complexes are financed by loans through the RHS Rural Rental Housing program. Subsidized credit is provided to developers of affordable low-income and farmworker housing. Rents may be further subsidized through the rental assistance program. The MFH delinquency rate remained at an all time low of 1.7 percent throughout the 2000 fiscal year.

Rural Rental Housing Program (Section 515): Loans with interest as low as 1 percent are provided to developers of affordable rural rental housing. Almost 90 percent of the tenants in these properties have incomes below 50 percent of the median

"Midnight Moonlighters" Build Houses

Randy and Leisa Hardman came to the USDA Rural Development office in Vernal, Utah, in search of a home for themselves and their four children. The Hardmans had always been renters, but dreamed of owning a home. Both Randy and Leisa worked at full-time jobs to make financial ends meet. They had heard about the self-help



program and thought that might be their chance to become homeowners. After being determined eligible, they joined a group of other families in an RHS self-help housing project.

The group called themselves the "Midnight Moonlighters," since most of the work would be completed by moonlight. They elected Randy Hardman president. Hardman had to ensure that the families worked together to complete the assignments of the construction supervisor. Averaging 60 hours a week on-site, Hardman helped with every aspect of building the homes, while continuing to work his day job as a mechanic.

Guy Betts, the subcontractor who poured foundations for the homes in Vernal, was impressed with Hardman and hired him at a higher salary. At his new job, Hardman worked at framing and pouring foundations for another group of self-help homes in Roosevelt, Utah.

Recently, Hardman changed jobs again. His former employer hired him back at an even higher salary. He credits his participation in the RHS Self-Help program with improving his work skills and earning capacity. His increased salary gives his family a better standard of living and has allowed Leisa to reduce her working hours and spend more time at home with their children.

income in their rural area. In FY 2000, nearly \$50 million in loan funds was provided for the construction of 64 new rental complexes containing more than 1,600 apartments. Another \$54.7 million was used to repair and rehabilitate about 3,300 apartments in existing rural rental facilities. Additionally, apartments in 22 complexes were repaired to remain as affordable housing for 20 more years through the use of \$9.3 million in equity loan funds.

Farm Labor Housing Program (Section 514/516): Farmworkers, often the most poorly housed people in the country, may live in tents, in shacks without running water, in dilapidated trailers, or in crowded, poorly built dormitories. RHS is the only national source of construction funds for dedicated farm labor housing. It provides low-interest loans and grants to public or nonprofit agencies or to individual farmers to build affordable rental housing for farm workers. In FY 2000, the program provided \$48.1 million in loans and grants to build nearly 700 new homes and rehabilitate 13 rental complexes.

Rental Assistance Program (Section 521): Through this program, some of the tenants



Los Adobes de Maria, a farmworker complex funded by USDA, in Santa Maria, Calif., has play areas for both children and teenagers.

in rural rental or farm labor housing complexes receive rental subsidies. Tenants living in units with rental assistance pay no more than 30 percent of their incomes for shelter. In FY 2000, RHS obligated \$640 million in rental assistance to more than 38,000 tenants, with 90 percent going to tenants in existing units and 10 percent to those in new units. Further, \$5.9 million in rental assistance was used to preserve as affordable housing more than 380 units in 28 projects. There are 455,000 rural rental units in the multi-family program, of which only 56 per-

RHS Funds Needed Apartments

Harvard, Neb., is a small town with a population of about 1,000 and an economy that is primarily agricultural. Rental housing for farm workers and other low-income residents is scarce, although there are two public housing complexes built by HUD and by USDA in the 1970s. Recently, the community received an influx of families needing larger units, which were not available. USDA was able to help the community fill this need. A partnership consisting of the Nebraska Department of Economic Development, the Harvard State Bank, the Nebraska Investment Financial Authority, the city of Harvard, and USDA Rural Development provided funding, technical assistance, and land to build a complex with larger rental units.

Ground for the project was broken in September 1999. An open house for Oak Street Apartments in Harvard took place on March 26, 2000. The apartments were built by Harvard Townhouse, Inc., a nonprofit organization managing an existing townhouse complex plus the Oak Street Apartments. Occupancy is for low- to moderate-income households.



Ethel Samuelson prepares a meal in her kitchen at the Oak Street Apartments in Harvard, Neb.

cent receive rental assistance, leaving many low-income families and elderly persons overburdened by their rent payments.

Rural Rental Housing Guaranteed Loan Program (Section 538): This Rural Rental Housing program started in 1996 and has been growing steadily. It guarantees loans made for development of affordable rental housing in rural areas. The apartments built under this program are intended for families whose incomes are no more than 115 percent of the median income for their area. Because the loan guarantee program serves low- to moderate-income tenants, it complements the Section 515 program. In FY 2000, this program provided housing for almost 2,900 families, guaranteeing \$99.6 million for 52 loans in 20 states. Through leveraging, another \$116.7 million was added to these funds to provide almost 2,900 new rental units. The average monthly rent for these apartments is only \$470.

Housing Repair Programs

Many rural residents live in houses or apartments that are badly in need of repairs or renovations – many of these homes are substandard. Two RHS programs can help these rural

residents. The Section 504 program provides loans at a 1 percent interest rate to elderly and very-low-income families whose houses need repairs. An elderly homeowner who cannot afford the 1 percent loan can receive a grant. The Section 533 program provides grants to nonprofit organizations, public bodies, or Native American tribes that, in turn, make repairs on deteriorating rental property occupied by low-income tenants or on deteriorating homes owned by families with incomes in the very-low or low category.

Home Repair Loan and Grant Program (Section 504): This program is offered to elderly persons and very-low-income families who own homes that need repair. RHS provides funds so the recipients can repair or replace a leaking roof, insulate a home, install electric lines, replace a wood stove with central heating, install running water, a bathroom, and a waste-water disposal system, or make a home accessible to family members with disabilities. Very-low-income families or individuals can receive loans of up to \$20,000 at a 1 percent interest rate with repayment terms up to 20 years. Homeowners who are at least 62 years old can receive home improvement grants of up to \$7,500 if they cannot afford a loan at the 1 percent interest rate. In FY 2000, about \$59 million was used to help more than 10,000 families make badly needed home improvements.

RHS Programs Help Three Generations of Family

Three generations of Anna D. Franks Blackburn's family have benefited from RHS housing programs. In 1950, Mrs. Blackburn and her late husband, William B. Franks, received the second USDA housing loan made in Kentucky. The couple used the \$900 to renovate a three-bedroom home in Grant County. They replaced the roof, added a room, and remodeled the kitchen. In 1957, Max and Ruth Workman, Blackburn's daughter and son-in-law, received a single-family home repair loan of about \$5,400. They owned a little three-room house with a roof that sloped in the middle. With their loan, they raised the roof and added two more rooms and a basement. Twenty-one years later, their son, Bruce Workman, used a single family loan to buy a new house, just down the road from his parents.



Anna Blackburn with Max and Ruth Workman and Juanita Mitchell celebrate the 50th anniversary of the Rural Housing Service of USDA Rural Development.

Housing Preservation Grant Program

(Section 533): These funds are used to renovate deteriorating homes and rental properties occupied by families whose incomes fall into the low and very-low categories.

Nonprofit organizations, public bodies, and Native American tribes receive grants to repair these properties and bring them up to code. Because grantees usually spend their grant funds in a specific geographic area, this program not only helps provide individuals with better homes, but also revitalizes entire communities. In FY 2000, the program provided \$5.5 million to 114 organizations that used it to rehabilitate more than 1,400 homes and apartments. The program encourages projects that bring in outside funds, so most grantees substantially leverage their USDA dollars with funding from other sources.

Community Facilities (CF) Programs

USDA Rural Development has made important contributions to the economic welfare of rural communities through its CF programs, administered by RHS. Loans and grants assist rural communities in financing essential public struc-

tures and services. These amenities help communities attract and retain businesses that provide jobs and services for their residents. Through CF programs, USDA funding has been provided for more than 75 different types of projects, from childcare centers to hospitals to fire trucks.

CF uses leveraging to stretch program funds and help more communities. For every \$1 invested by RHS, an additional 48 cents was invested by outside funding partners. RHS staffers also provide technical and advisory assistance to applicants through all stages of project development. This has helped many communities build local capacity and plan long-term growth strategies.

Direct Loan Program: In FY 2000, RHS provided 451 direct loans worth nearly \$200 million for essential community facilities. Ninety percent were made at below-market interest rates, showing that funds were directed to the areas with the most need. There is a tremendous demand for direct loan funds. Applications and preapplications on hand at the end of FY 2000 totaled about \$337.7 million.

Guaranteed Loan Program: Up to 90 percent of the loan amount can be guaranteed for rural communities that otherwise could not obtain a loan. In FY 2000, 37 states participated in this relatively new program,

Home Repair and Job Training

In Williamsburg, S.C., over the past 14 years, Telamon Corporation, a private nonprofit organization supported by the Sisters of Charity, has participated in the RHS Housing Preservation Grant (HPG) program and rehabilitated about 145 homes. Additional partners in these efforts include the U.S. Department of Housing and Urban Development (HUD), the U. S. Department of Labor, and the Williamsburg Enterprise Community Corporation. In this partnership, HPG funds were leveraged at 50 percent with Department of Labor funds.

This partnership does more than just repair homes. The partners work together to help provide education, support services, and job skills to disadvantaged youth as they improve substandard housing in the area. Telamon's YouthBuild program provides unskilled laborers to work as carpenters' helpers in repairing the houses. The youth, who are exposed to the working world through this program, are encouraged to increase their carpentry skills at local technical schools and obtain jobs in the construction industry.

through which \$86.8 million was used to fund 101 CF projects. CF has a guaranteed loan portfolio in which more than 99 percent of the loans are current.

Grant Program: Priority for these funds was given to special initiative areas to support Native American community development, childcare facilities linked with Welfare-to-Work, federally designated Empowerment Zones and Enterprise

Communities, and the Northwest Economic Adjustment Initiative area. In FY 2000, RHS obligated more than \$10 million in grant funds toward developing 315 essential community facilities. The average grant was \$32,000. In most cases, funding was part of an overall financial package leveraged with other contributions, enabling RHS to stretch the grant funds to reach more rural communities.

Camp for Special Children

The Okizu Foundation operates a camp in Butte, Calif., for children with cancer and their families. Last year, RHS guaranteed a \$3 million loan from the Butte Community Bank to enable the foundation to purchase a permanent site and build new facilities for the camp. The pro-

gram was expanded from a day camp to include family weekend camping, group trips, three weeks of summer camp, and two weeks of oncology camp each year. Camp Okizu is a collaborative effort of the pediatric oncology programs from sev-

eral Northern California medical centers and the Alameda-Contra Costa Council of Campfire Boys and Girls. Children, ages 6-17, who attend the oncology camp are either in treatment for, or in remission from, cancer. The camp enables them to enjoy a safe camping experience with other children with cancer. Their brothers and sisters can attend the siblings' camp sessions, where they share with other children the difficulties of having a sibling with cancer. Older campers can participate in the Teens-n-Twenties Program, which offers weekend trips and peer support for dealing with the impact of childhood cancer.



RHS Helps People To Be Self-Sufficient

Help for Individuals

Quality Childcare for Working Families

Safe, affordable, quality childcare is needed more than ever before in America, both for single-parent households and for families that need the incomes of both parents in order to remain self-sufficient. Recent emphasis on self-sufficiency for welfare clients has increased the need for childcare services. Businesses seeking new locations look for communities with quality childcare providers because they know this will reduce absenteeism and increase productivity in their employees.

Quality childcare makes a difference in the lives of the children as well. Research indicates that 70 percent of human brain development occurs in the first three years of life. Children from low-income families show the greatest gains from high-quality, enriching programs or suffer the most from the effects of inadequate childcare.

Lack of childcare facilities is especially evident in rural areas. RHS is helping to overcome this lack. Since 1996, the CF program has placed a major emphasis on funding childcare services in rural areas. In FY 2000, \$11.8 million was used to help fund 55 childcare centers. This aid goes to the smallest and poorest rural communities. USDA Rural Development field office personnel work with community groups to develop facilities where they are needed to serve low-income families. USDA continues to explore new partnerships with state and local organizations that are interested in providing quality, affordable childcare in rural areas.



Children at the Wee Care Daycare center in Massena, N.Y., enjoy indoor playtime. This center was funded by the Rural Housing Service Community Facilities program.

Independence for Older Americans

Most older Americans want to maintain their privacy and live independently. Unfortunately, many cannot manage this without help. They often lack the physical ability or the income to maintain their homes. RHS programs help older rural residents in several ways. The 515 program provides rental units for low-income elderly tenants. Currently, USDA Rural Development has almost 18,000 rural rental projects, 50 percent of which are designated for senior citizens. Almost 240,000 low-income elderly people live in these apartments. In FY 2000, MFH added 26 projects for the elderly in 16 states. Tenants have their own apartments, but the resident manager is there to assist them when they need help. Local nonprofit organizations sometimes provide meals and other services for elderly residents. For elderly people who need more help with daily living, CF programs provide funds to build assisted-living and adult daycare facilities. In FY 2000, 18 assisted-living facilities and 9 nursing homes were funded by RHS through the CF program. Elderly homeowners can get loans or grants through the 504 Home Repair program to renovate sub-standard homes. If their homes are beyond economical repair, loans for purchasing new homes may be available through the Direct 502 Loan program.



Making a Home Handicapped-Accessible

Lois Alley of Jonesport, Maine, spent much of her life raising her family and helping her husband catch lobsters and other shellfish. Now widowed, she lives in the home she and her husband purchased many years ago. Unfortunately, diabetes has left her confined to a wheelchair, unable to climb stairs or reach the cupboards above the kitchen sink. Not wishing to leave her home, she applied to USDA Rural Development for help. A 504 grant enabled her to maintain her independence. A ramp for the outside steps and handicapped-accessible cupboards made the house more useable, and a new roof ensured the house would stay dry.

Helping People Overcome Barriers

The CF program provided financial assistance to Goodwill Industries' Easter Seal Society of Kansas to erect a 14,500-square-foot building in Garden City, Kan., to house a retail/sale area, a shipping/receiving area, restrooms, classrooms, and administration offices. Rural Housing Service loans worth nearly \$1.2 million financed the building and equipment.

This project provides employment training and opportunities for people with various disabilities. They learn skills associated with daily living, which will help them to become more independent and employable. A 10-week JobStart program teaches adults with "barriers to employment" basic skills that will lead to employment and self-sufficiency. Candidates can also earn their high school equivalency certificates.

Easter Seal also offers a Gateway Vocational Program, which is a specialized program for individuals who have had traumatic brain injuries. Each person is assessed for job skills and then receives individualized training with the goal of obtaining employment in the community.



New Skills Promote Self-Sufficiency

Earning a living wage is important to everyone, increasing self-esteem and providing a decent quality of life for a family. Job training helps individuals obtain jobs with better wages and benefits and enables them to become self-sufficient. USDA Rural Development helps promote self-sufficiency both directly and indirectly. The RHS Centralized Servicing Center (CSC) in St. Louis is in the third year of a very successful Welfare-to-Work program. Nonprofit corporations who partner with RHS in building homes, apartments, and community facilities may incorporate training programs for their locally hired workers. When the project is complete, these workers have new skills, enabling them to become more productive members of their communities. RHS also provides building funds for nonprofits that provide training and assistance in overcoming barriers to disabled persons.

Housing and More for Farmworkers

Farmworkers are among the most poorly housed and lowest paid workers in the United States. Housing for seasonal workers often lacks heat or running water or is infested with vermin or insects. Through RHS programs, USDA helps provide migrant and year-round farm laborers with decent, safe, and sanitary housing. The Farm Labor Housing program (Section 514/516) provides loans and grants to public or nonprofit agencies or to farmers to enable them to build farm labor housing. This may be dormitory-style housing for individual seasonal workers or apartment complexes for families and year-round workers. The low-income residents of farm labor apartments often receive rental assistance from RHS to make the rent affordable. In states such as California, where most farm labor is year round, many farmworkers participate in the Mutual Self-Help Housing program (Section 523) and help build their homes at considerable savings.

Multi-Use Housing for Farm Laborers

Housing for families of seasonal farmworkers remains inadequate in most farm areas. In the Red River Valley of Minnesota, the situation was particularly bad, with families sleeping in tents and in pickup trucks. The Tri-Valley Opportunity Council started working in 1995 to solve this problem. It forged a partnership that included the Minnesota Housing Finance Agency, Otter Tail Power Company, the city of Crookston, and USDA Rural Development to fund the Prairieland duplexes in Crookston -- 20 homes for farm laborers and their families. These buildings are targeted for farm laborers, but are built for year-round use and can serve as transitional housing for the homeless and others with low incomes, from November to April. The units shown at right are landscaped and each has a concrete patio. There is a playground for the children. Renters pay 30 percent of their household income and rent on a monthly basis. The first farmworkers moved into Prairieland in the spring of 2000.



The shortage of health care providers and facilities in rural areas especially affects farm laborers. USDA Rural Development and the U.S. Department of Health and Human Services have signed a memorandum of understanding to provide health care clinics for farm laborers. These clinics may be part of a farm labor housing complex or may be built separately to provide for the needs of migrant and other farmworkers.

Farmworker families with young children face a tough choice. If one parent stays home with the children, the family forfeits needed income. The dangerous alternative is taking the children into the fields with the parents while they work. Many RHS-funded facilities eliminate this problem by offering childcare or educational services, such as Head Start, to their tenants. Childcare facilities not only allow both parents to work and increase the family income, but also provide the children with nutritious meals and a safe environment in which to learn and play.

Building Self-Sufficient Communities

Homeownership is an important factor in creating self-sufficient communities. Programs that encourage and enable homeownership among rural Americans help provide a valuable economic base for rural towns. A family that owns a home has a stake in the community. Homeowners pay property taxes; they take pride in their homes and maintain or improve them. Homeowners are less likely than renters to leave the community during times of economic hardship. Moreover, the construction of the homes provides economic benefits to the community.

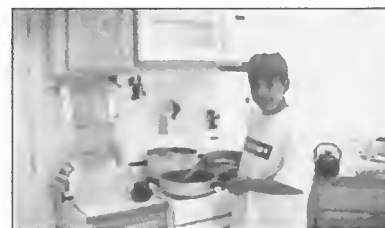
The National Association of Home Builders estimates that construction of one single-family home generates about 2.4 jobs. In FY 2000, more than 17,500 jobs were created through the Section 502 Direct Loan program and more than 14,000 through the Section 502 Guaranteed Loan program.

Affordable Housing in Rural California

For many years, the Rios family has lived in the Dixon, Calif., area where Mr. and Mrs. Rios worked for a food processor. Their home, a small trailer with two bedrooms and a small bath, was tagged by the city to be removed or destroyed. Mrs. Rios was due to have their third child, and they knew they had to find a better place to raise their family. However, affordable housing is very hard to find in California.

The eldest son, J. Eduardo, age 16, said to his father, "Dad, I would do anything to help you buy a home: mow grass, collect cans, or work on the farm." To help his family, he did get a part-time job pulling weeds on a farm. Through their church, the family heard about the RHS Single Family Housing 502 Direct Loan program. Church members urged the family to apply for a loan and helped them with the application process. The Rios family's good credit and stable, dependable income made them good candidates for an RHS loan and they were accepted.

The Rios family also faithfully attended homebuyer education meetings organized by the Sacramento Valley Organization of Communities, with USDA Rural Development participation. These meetings help prepare new homeowners for the responsibilities of owning a home, as well as explaining the loan application and home purchasing process. On Oct. 23, 1999, the Rios family became the proud owners of a modest four-bedroom home. They tell their friends that their new home is better than they had ever dreamed.



Eduardo Rios helps his family in many ways.



A self-help program participant works on the homes his group is building in Placerville, Calif.

The Mutual Self-Help Housing program (Section 523), started in 1971, formalizes a rural tradition where neighbors help neighbors with barn raising or home building. A group of 6 to 12 families work together under the guidance of a construction supervisor to complete all of their homes. The individual homeowners often finance their homes with low-interest loans (502 Direct Loan program) from RHS. By doing much of the construction work themselves, the homeowners reduce the cost of their homes. Their labor provides them with equity in the house, usually about 15 percent of the value of the home.

Other RHS programs help rural individuals buy homes or improve the ones they already have. The Single Family Housing (SFH) 502 Direct Loan program makes loans available at low interest rates to low-income people who want to buy homes. The SFH 502 Guaranteed Loan program encourages financial institutions to lend money to low- and moderate-income persons by guaranteeing the loan and thus eliminating much of the lender's risk. The SFH 504 Home Repair Loan and Grant program provides money

for homeowners to repair their homes, thus improving their houses and their community.

Helping Rural Communities Provide for Residents

RHS provides funding for a wide range of projects that assist communities. Healthy rural communities need to provide their residents with basic health, safety, educational and cultural services, such as ambulances, fire trucks and stations, community centers, libraries, childcare facilities, and health care centers. The Community Facilities (CF) program provides funds to help rural communities meet these basic needs.

In FY 2000, the CF program invested about \$296 million in more than 700 facilities serving an estimated 8 million rural residents. About 4,500 jobs were created or saved. This year, CF made funding food banks and distribution centers a priority and provided \$3.8 million for 10 food support services serving rural communities. Other funding priorities were childcare and Native Americans. CF provided \$11.9 million to help fund 55 childcare centers and \$3.8 mil-

Connected Libraries

Eight small libraries in Wisconsin received Community Facilities grants from USDA to participate in a shared, online-interactive catalog. The My Online Resource (MORE) system gives these small libraries, located in sparsely populated northwestern Wisconsin, access to the resources of all 21 libraries in the system. A book requested from another library through MORE is delivered the next day.

lion toward projects benefiting Native Americans. Other benefits to rural communities were \$108 million for 116 health care facilities, \$37 million in assistance for 246 fire, rescue, and public safety facilities, and \$33.7 million for 78 cultural and educational facilities.

USDA Rural Development provides CF funding for Empowerment Zones and Enterprise Communities (EZ/EC) -- areas that have high poverty levels -- and to designated areas such as Rural Economic Area Partnership (REAP) zones that suffer severe economic hardship due to geographic isolation, dependence upon agriculture, population loss, and outmigration. In FY 2000, USDA used \$8.5 million in CF funds to help fund 33 projects benefiting these areas. It also provided \$11 million to help fund 20 community facilities in communities in the Pacific Northwest Initiative area where decreased activity in the timber industry has damaged the local economy.

Rural Community Development Initiative Meets Critical Needs

The Community Facilities program implemented a new grant program in FY 2000: the Rural Community Development Initiative (RCDI). Under this program, 20 grants worth \$6 million were provided to encourage economic development in rural communities. The grant recipients are required to obtain matching funds, thus doubling the impact of the USDA grants. They then provide training and technical assistance to eligible nonprofit community development organizations and low-income communities in rural areas to help them improve their ability to develop housing and community facilities and to increase economic development in their communities. This assistance includes establishing homeownership education programs; supporting micro-enterprises, cooperatives, and sustainable development; and providing training to help the nonprofits develop strategic plans, hire staff, and oversee board operations and management.

RHS and Community Help Woman With Handicap Buy Home

Ronda Cozad of Ferron, Utah had never owned a home and thought she never could. Cozad wears leg braces and uses a wheelchair. She lived alone in a rental complex that was in poor repair and was not handicapped accessible. There were no rentals available for handicapped seniors in the area.

Cozad applied for a home loan from RHS. The local staff helped her develop a floor plan that would provide accessibility and enable her to use the entire house. They helped design a carport with enough space for Cozad to wheel herself from the car into the house.

Cozad has an upbeat attitude and makes friends easily. As her house progressed, the community of Ferron rallied around to help with the yard. Members of her church put in a sprinkler system and prepared the ground for a lawn. Employees from Zion's Bank in Castle Dale and Huntington heard about the project and volunteered to spend a day doing final grading and planting seed for the lawn. When the home and lawn were complete, people in the community held a house-warming party. They brought shrubs and flowers for the yard, plants for the house, and lined up volunteers to keep the new lawn mowed and trimmed.



Bridging the Digital Divide

A particular concern of USDA Rural Development is to ensure that rural residents have access to computers and the many opportunities provided by the Internet. USDA works to bridge the digital divide between urban and rural residents. Surplus computers, which have been replaced in the agency but are still in good working condition, are donated to nonprofits and schools, or placed in learning centers set up in multi-family housing projects. RHS funds can be used to create space for computer learning centers.

USDA Rural Development CF programs provide financial assistance for advanced telecommunications projects for education, health care, and public safety in rural America. Rural residents receive advanced education through distance learning opportunities, better medical care from emergency medical systems, and early warning of natural disasters.

Computers for Colleges

Schools, colleges, boys and girls clubs, and other nonprofit organizations in Wyoming were among groups receiving surplus computers from USDA. Western Wyoming Community College (WWCC), at its satellite location in Afton, uses computers to provide Internet access for students and to assist employees in their jobs. Before receiving the surplus computers from Rural Development, all students at WWCC shared a single computer.

At the Albany Manor Apartments in Albany, Ky., a rural rental family facility partially funded by RHS, the management staff set up a Neighborhood Networking Learning Center in the community room. With the help of several partners, including the Family Literacy Program, Even Start Program, the Adult Education Program, and USDA Rural Development, a computerized learning center was established. Rural Development donated surplus computers on which "GED 2000" software was installed. So far, through this program, 12 residents have received their General Equivalency

Diplomas (GEDs). The learning center is also used for other computer-based instruction and to enhance employment skills of adult participants.

Assistance in Disasters

USDA supports disaster relief in rural areas. The Rural Housing Service, because of its many field offices, often is involved in distribution of this disaster aid. Following are some examples from FY 2000.

In November 1999, USDA awarded \$20 million in grants to help low-income farmworkers who were facing economic hardships caused by natural disasters. RHS administered this aid. In California, crop disasters, including a freeze damaging citrus fruit, caused a loss of work and income for 81,000 farmworkers. The state received grants totaling \$9.4 million to help provide housing, food, rent and utility assistance, school supplies, medicine, and transportation. Florida—having suffered through a variety of disasters, including hurricanes, freezes, drought, and fires—received \$9.1 million in grant funds to provide housing assistance, including more than 400 dormitory-type facilities for single farmworkers in several counties and 80 rental units for families. In addition, a revolving loan fund was established to make rehabilitation loans to farmworkers with damaged homes.

A wide variety of aid was provided to farmworkers in four other states. In Arkansas, about 500 families received support services in areas of health and medicine, housing, and other emergency assistance. In Ohio, farmworkers were provided with vouchers for items such as gasoline, car repairs, bus tickets, food, school supplies, shelter, and relocation assistance. Puerto Rico's grant money provided housing rehabilitation assistance to farmworkers whose homes needed repair and subsidies for replacement homes. Farmworkers in New Jersey received emergency food, shelter, medical assistance,

childcare, car repairs, credit counseling, and mortgage, utility, and rental assistance.

In August 2000, USDA designated \$34 million to help meet rental housing needs of residents of 13 states affected by hurricanes in 1999. These funds can be used to build new multi-family housing, repair existing USDA-financed rental housing damaged by the storms, or as rental assistance for people who lost their jobs because of hurricane damage. Housing developers in three states, North Carolina, Florida, and South Carolina, applied for funds.

Friends, Family and USDA Help Provide New Home

During the summer of 2000, the Northwest was plagued by wildfires. In Montana alone, there were 2,369 documented wildfires, affecting 945,519 acres and displacing thousands of people from their homes. Smoke from the fires polluted the air, forcing many residents to leave their communities in search of cleaner air to breathe.

Anita Smith, a 46-year-old mother of three, who lives near Darby, Mont., was ordered by her doctor to leave the area due to smoke-related health concerns. Smith, who receives disability payments and has two part-time jobs, had just signed an agreement to buy a house. Before the sale could be completed, however, the house needed many repairs. She worried that leaving the area would jeopardize the leveraged RHS loan she would be receiving from USDA Rural Development and the Heritage Bank in Hamilton, Mont. Unable to remain, Smith gave her daughter, Lori, power of attorney, and temporarily relocated to Idaho until the air quality improved in Darby.

While her mother was away, Lori Smith organized friends and family to help make the required repairs on her mother's new home. The group repaired the roof,

scraped and painted the windows, and hired an electrician to check the furnace and wiring.

Over Labor Day weekend, rain finally came to dissipate the smoke and help firefighters gain control of the wildfires. That week, Lori closed the loan on her mother's home. When Anita Smith returned to Montana, she moved into her new home, made possible by her family and friends and RHS' leveraged loan program.

An Employee Who Fights Fires

The summer of 2000 was the worst wildfire season in decades in the western United States. USDA community development technician Billie Hohn is a volunteer firefighter for the Winston Fire Department in Broadwater County, Mont. She and her crew of seven, including her husband, Stan, were called up to fight the Canyon Ferry Complex fire. This fire, within 24 hours, swelled to 7,000 acres and threatened homes in a nearby subdivision. "The fire had a huge grayish-colored mushroom cloud of smoke, signifying a large fire with lots of fuel," Hohn recalled. "Plumes of extremely black smoke alerted us that there were structures or green fuel burning. You could see and hear trees torching, exploding on fire. The fire burned so extremely fast through some areas, fence posts were not even scorched, and so extremely hot and slow through other areas that rocks were burned. The ash was four to five inches thick in some places and built up on the roads like snow drifts. At times the smoke was so thick I couldn't even see the person standing next to me."

After a grueling 25-hour shift, the crew was able to celebrate success. Not a single structure was damaged. However, another fire had started nearby, and they had to continue fighting. These two fires burned for a month, consuming over 100,000 acres before finally being contained.

Because Federal law allows Federal employees time off for emergency work, Hohn was able to help her community without worrying about losing her job or income. She worked on the fires more than 100 hours. "I sincerely appreciate the fact



Billie Hohn, Rural Development Employee and Volunteer Firefighter.

that I was allowed time off to work these fires that raged so close to my home," she said. "If not for all the efforts of the people

from all the agencies who participated in fighting these fires, many more communities and families would have suffered."

Expanding Federal Resources

Building Partnerships

Partnerships with the private and nonprofit sectors form the foundation of several RHS programs. For example, private and nonprofit partners operate rural rental housing complexes, looking after the needs of the tenants and maintaining the properties. Partners deliver the Community Facilities, Multi-Family, and Single Family Guaranteed Loan programs. They provide funds to leverage RHS loans to serve more people. Partners provide valuable services such as loan packaging, homebuyer education, and outreach to potential borrowers. As Federal human and monetary resources shrink, these partnerships will become even more crucial to daily operations. To stretch available funds, RHS actively seeks organizations with complementary goals and missions.

RHS Guaranteed Loan Programs

Some of the most important partnerships are created through loan guarantees in Single Family Housing, Multi-Family Housing, and Community Facilities programs. This type of loan is a collaboration between local lenders and USDA Rural Development. The local lenders fund the loans, and RHS guarantees them for up to 90 percent of the borrowed amount. With USDA protecting them in case of default, banks are more confident and willing to extend eligibility to a wider range of customers. For example, a prospective homeowner unable to afford a down payment could still buy a

home by borrowing the full amount using an RHS-guaranteed loan. More than 2,400 local lenders participate in the Section 502 Single Family Guaranteed Loan program.

Rural Home Loan Partnership

This partnership was originally established between the Federal Home Loan Bank System, the Rural Local Initiatives Support Corporation, and USDA Rural

Development. It expanded to include the Office of Thrift Supervision, the Federal Deposit Insurance Corporation, the Office of the Comptroller, the Neighborhood Reinvestment Corporation, Rural Alliance, and the Federal Reserve Bank. These new partners have provided training opportunities on a regional basis to local lenders regarding the Section 502 leveraging program.

The partnership delivers a single-family mortgage product that expands the

ability of families with incomes of 80 percent or less of the area median income to achieve homeownership. Through RHS, USDA provides a subsidized mortgage to cover part of the cost of a house, while a local bank finances the remainder. Nonprofit community development corporations identify and counsel eligible persons. USDA Rural Development enters into a partnership with these corporations to direct resources to needy areas, to provide technical assistance and homeowner-



The Rural Home Loan Partnership in Maine financed this home for Lynda Kane and her three children. Partnering with USDA were the Washington Hancock Community Action Program and the Bangor Savings Bank.



Amy Cox, with her children Karen and Jeremy, was able to buy this home with assistance from a Community Development Financial Institution (CDFI) Partnership. The partnership includes: First State Community Loan Fund, Bank of America, the National Council on Agricultural Life and Labor Research, Inc. (NCALL) and USDA's Rural Housing Service. These organizations cooperate to provide outreach, help with applications, financial counseling for new homeowners and funding for home loans.

ship education and to develop links for other Rural Development initiatives. In the past year, this partnership has more than doubled in size. In FY 2000, the Rural Home Loan Partnership made home loans and grants worth \$103.6 million (\$76 million from RHS and \$27.6 million from the other 177 partners) to help 1,334 families become successful homeowners.

Community Development Financial Institution Partnership

This partnership was created in 1998 between RHS and various Community Development Financial Institutions (CDFIs) throughout the country. The program provides homeownership opportunities to low-income applicants by combining the resources of USDA and the CDFIs. Available low-cost loan and grant funding is used by the CDFIs to augment RHS funding.

SAFE and USDA Help Abused Women

In McDowell County, W.Va., RHS partners through the Rural Home Loan Partnership with Stop Abusive Family Environments, Inc. (SAFE). This human service agency provides assistance to women who are homeless or who want to leave abusive situations. SAFE can house women up to two years in a secure facility.

Services for the women include weight loss and substance abuse prevention programs and a learning center where they can develop computer skills or improve their literacy. After school, the learning center is open for children. Full-time childcare is provided for residents who are in school or who work at jobs off the grounds. Last year, the Community Facilities program helped fund an infant center addition to the child-care center.

The community is supportive of SAFE, contributing funds and donating clothes and toys for the children. Many of the women and their families come to the transitional shelter with only the clothes they are wearing.

In 1999, SAFE began developing single-family homes to be sold to low-income families, primarily single women with children. Currently under planning and development are 40 rental duplexes and 26 single-family homes. USDA Rural Development is a major contributor to this effort. Other funding comes from the West Virginia Housing Development Authority, the Federal Home Loan Bank through the Pioneer Community Bank, and the Housing Assistance Council.



A ribbon-cutting ceremony was held in June 2000 for the first new construction in the SAFE housing program. The homeowner, Sherry Belcher, is a single mother with two sons, who holds down two part-time jobs and attends Bluefield State College. She is joined at the ribbon-cutting by representatives of the various organizations that are funding this program, including the Rural Housing Service.



Mealtime at the Nevada City Senior Apartments, in California. These apartments were funded by a Rural Housing Service 515 loan.

CDFIs are specialized private institutions certified by the U.S. Treasury Department. They serve populations and communities that traditional financial institutions are not serving. They provide underserved communities with a wide range of financial products and services, such as mortgage financing for first-time homebuyers and basic financial services needed by low-income households. USDA and the CDFIs seek to build stronger communities by creating healthy local economies, restoring neighborhoods, generating local tax revenues, and empowering residents through increased homeownership. In most cases, other partners are included to provide homeownership education and sometimes additional sources of leveraged funds.

During FY 2000, USDA Rural Development participated in 23 local partnerships with CDFIs, through which it provided 191 homeownership loans and invested \$3.6 million in local communities. The CDFIs and other funding sources provided more than \$1.6 million to leverage

with these RHS funds. Nearly half of the families served had incomes of 50 percent or less of the median income for the area.

Rural Rental Housing Managers

In partnership with private-sector and nonprofit borrowers, the RHS Multi-Family Housing program administers a national loan portfolio of more than 18,000 rural rental housing complexes. The site managers of these complexes, who are employees of private companies, ensure their success.

In monitoring daily operations of the complexes, managers often invest much of their own time in providing tenants with a safe and cohesive community. They organize social activities, keep the properties crime free, maintain landscaping, and help tenants in emergencies and in solving problems with their homes. Managers at senior housing complexes often organize grocery and pharmaceutical delivery services for their tenants, as well as rides to doctors' offices.

USDA Rural Development gives special recognition to these managers for outstanding performance. In 1997, the first "manager of the year" competition was held. USDA Rural Development state staffs set up panels of public and private housing management experts to choose the best site managers. Each year they use the same criteria: 1) tenant satisfaction, 2) property curbside appeal, 3) accurate and complete record keeping, and 4) consistent performance of actions above and beyond the call of duty.



Cozy Dorton, president of the board for Custer County Children's Center, Inc., helps children prepare paper chains for the groundbreaking ceremony for their new childcare building, in Custer, S.D. The building and playground were funded with a loan from the Rural Housing Service Community Facilities program.

USDA Rural Development states offices then submit these candidates for national recognition. One manager from each type of project (senior, family, and farm labor) is chosen as a National Manager of the Year. In addition to the criteria used by the state offices to select the State Managers of the Year, the national selection committee searches for site managers who have been instrumental in implementing drug and crime prevention programs and tenant enrichment and self-sufficiency initiatives to increase economic self-reliance and build stronger community

ties. The managers selected each year exemplify the best qualities found among housing managers.

At press deadline for this publication, managers of the year for FY 2000 had not yet been selected, but it is clear from previous years' selections what these managers will be like. They will be managers who sponsor after-school programs for the children in their complex; who greet each tenant by name and visit elderly tenants daily; who watch over tenants' apartments, house plants, pets, and even children when the tenants are hospitalized; who ensure their tenants have heat and food during a blizzard; who help their tenants with the paperwork for food stamps or the WIC program; who go out of their way to help their tenants handle the many small, but necessary, tasks of everyday life. These are the managers who the tenants say are not just managers, but also friends.

Childcare Partnerships

USDA Rural Development has actively participated in partnerships with other Federal agencies and state and local organizations to stretch limited childcare dollars and share information. These partners share a common interest in providing affordable, quality services for children in rural communities.

USDA works with organizations such as the Child Care Bureau and the Head Start Bureau of the Department of Health and Human Services, meeting periodically to share program information. RHS representatives attend and make presentations at meetings, such as the National Head Start Facility Conference and the Native American Head Start Conference, where they share information about RHS programs with directors of Head Start facilities across the country. USDA Rural Development was also represented at the Federal Childcare Facilities Conference early in FY 2000. Outreach at these meetings generates applications from groups that otherwise might not be aware of the CF programs.

Rural Development works closely with its sister agencies within USDA as well. Community Facilities participates in USDA's Child Care Coordinating Council. Its goal is to reach every rural community across the country, offering them facilities, education, research, nutritious food, and information that will assist them in providing childcare for their residents.

Leveraging With Partners

USDA leverages its limited RHS funds to reach more communities and individuals. It locates additional sources of funds or other resources, such as state and local governments, nonprofit organizations, other Federal agencies, or local lenders, and works with them to provide enough money for specific projects. Some partners contribute land, others provide personnel to counsel RHS customers, some provide other technical assistance. An additional bonus for RHS is that local lenders who have partnered with the agency often refer potential customers for loans.

In FY 2000, RHS programs were very successfully leveraged. Community Facilities added \$142 million in leveraged funds to a

\$296 million allocation, for a 48-percent increase in funding. In the Single Family Housing Section 502 Loan program, leveraging added more than \$118 million to RHS' \$402 million to assist more than 6,400 additional borrowers. In the Section 504 Home Repair Loan and Grant program, leveraging contributed more than \$2 million to assist more than 375 families. In the Rural Rental Housing program, leveraging added \$53.4 million to the \$50.1 million allocated for new construction, enabling RHS to fund more than 1,600 apartments. In the Guaranteed Rural Rental Housing Loan program, leveraging added 116 percent to the program funds. The Housing Preservation Grant program leveraged \$12 million or more than 200 percent of its funds to more than double the number of homes and apartments repaired.

Historic School Serves Many Purposes

An interesting partnership in Vermont has resulted in the preservation of a historic school building and created usable space for a variety of nonprofit organizations. Swanton School is now home to 16 elderly residents who have apartments on the second and third floors of the building. The school is conveniently located near the Swanton town center. Also in the building is the Missisquoi Health Center, a senior/community center that provides senior meals twice a week and daily Meals-on-Wheels to local residents, and the Abenaki (a Vermont Native American tribe) Self-Help Group that offers adult and after-school training programs.

This multi-use renovation was made possible by a number of organizations working together. The Lake Champlain Housing Development Corporation developed the project. Lake Champlain Housing Ventures manages it. Housing Vermont provided development and construction assistance. Other funding came from the Vermont Housing Conservation Board, the Vermont Community Development Program, the town of Swanton, and the Rural Housing Service, through the Multi-Family Housing program.

Reaching Out To The Underserved

There are many underserved populations in rural America. These include: Native Americans, especially those on reservations; residents of the colonias along the Mexican border, and residents of areas designated as special initiatives such as the Northwest Initiative, REAP zones, the Mississippi Delta, and the rural EZ/ECs. In addition to such geographic designations, there are other types of underserved rural Americans. Immigrant populations with limited knowledge of English, seasonal and migrant farmworkers, and persons with disabilities that prevent them from easily finding employment are all underserved populations. RHS emphasizes reaching out to these people through its programs.

Helping Individuals and Communities

Homebuyer Education

One of the ways USDA helps underserved people become successful homeowners is through homebuyer education classes. Grants are available to nonprofit organizations to teach prospective borrowers and new homeowners about loan applications and mortgages, home maintenance, energy-efficient appliances, environmental issues,

financial management, shopping for a new home, and other important aspects of homeownership. Realtors, bankers, contractors, and representatives from USDA's Extension Service and RHS help teach these classes. Participants are provided with much useful information and sometimes with discounts on their application fees upon completion of the course.

Targeting Colonias and Underserved Counties

Five percent of allocated funds in the SFH Direct Loan program, the SFH Repair Loan

Training and Jobs for Disabled Persons

Friendship Industries, in Harrisonburg, Va., is a nonprofit employment services organization. It employs handicapped persons in their mailing and packaging operations, as well as training individuals and helping them find and keep jobs in the community. Until this year, the nonprofit was operating in cramped space in an old, dilapidated building. When local benefactors donated a 9.6-acre plot of land, Friendship began a building fund drive. Rural Development provided a Community Facilities loan and a Rural Business Enterprise Grant. A local bank offered an additional loan with reasonable rates and terms. The nonprofit also received a community development block grant and funds from the city of Harrisonburg, the county, and from many local businesses and individuals. Over 450 people, companies, foundations, and agencies supported Friendship in its efforts to build a new facility.

The new building, which was dedicated in September 2000, has over 4,000 square feet of learning and working space and will allow Friendship Industries to assist an additional 50 to 75 people. The company's operations contribute more than \$1 million a year to the local economy. An equally important contribution is offering persons with disabilities the opportunity to be productive, contributing members of the community, helping them gain dignity and a sense of self-worth. One of the clients commented that "...before I started working at Friendship Industries and was at home all the time, I felt useless, worthless, and I stayed depressed all of the time. ...Now I look forward to getting up every morning to go to work."

and Grant programs, and the MFH Loan and Grant program is set aside for use in underserved counties. Currently, counties in eight states plus the Commonwealth of Puerto Rico, and the Pacific Trust Territories (American Samoa, the Northern Marianas, and Palau) have areas designated as underserved.

In addition, RHS targets funds to colonias in Arizona, California, New Mexico, and Texas. Colonias are rural communities in those four states located within 150 miles of the U.S. - Mexico border that have unsafe drinking water, inadequate sewer systems, and which lack decent, safe, and sanitary housing. In FY 2000, Arizona used 91 percent of its allocated funds for colonias in the SFH 502 Direct Loan program and more than 200 percent of its allocation in the 504 Repair Grant program. Texas used 142 percent of its allocation for 502 Direct loans.



The Havasupai Tribe, who live at the bottom of the Grand Canyon, rely on mules and helicopters for delivery of mail and other goods. For years, they have lived in substandard housing. In 1999 and 2000, USDA made a special effort to repair these homes, using Single Family Housing 504 loan and grant funds. A ramp added to this home made it accessible for the elderly owner.

Outreach to Native Americans

USDA Rural Development serves Native Americans through its programs and seeks to overcome barriers to lending on Indian

RHS Works With Tribes

The Shoshone-Paiute Tribes of the Duck Valley Indian Reservation consists of 290,000 acres located on the border of southern Idaho & northern Nevada. The reservation has a population of 938 and the primary industry is agriculture. The area is a high desert/semi-mountainous region and very remote. The nearest communities are about 90 miles away. Business opportunities are very limited. Even the tourist trade is minimal, because the highway serving the reservation is not a heavily traveled route.

The tribes became self-governing in 1992 and soon saw a critical need for housing for nontribal employees who could not own homes on the reservation. Some essential job positions have had a high turnover or have not been filled because of the lack of single-family houses for rent.

The tribes tried for several years without success to build 12 rental houses using conventional financing. Rural Development became involved in 1997 and approved CF loans and grants to build six living units. It also provided technical assistance in determining rental provisions, developing a management plan, planning the subdivision, working for cost containment on the construction process, and helping the contractors understand the Tribal Employment Rights Ordinance issues. Funding for the \$705,000 project came from many sources, including Indian Health Services, the tribes themselves, and RHS. The six units were ready for occupancy in the fall of 2000. These units are three-bedroom, two-bath manufactured homes with on-site constructed double-car garages.

Other CF projects on the reservation are a direct loan to help purchase and refurbish a used fire truck, and another for construction of a new emergency response center to house the tribes' ambulances and fire trucks. The USDA Rural Development local and area office staffs have worked hard in the past years to develop strong relationships with the tribes. The local office staff (although 90 miles away) actively promotes Rural Development programs and participates in the tribes' economic development group.

trust lands. Nationally, in FY 2000, \$16.2 million in SFH Direct Loans built 250 homes for Native Americans. An additional \$11.9 million guaranteed another 160 loans made to Native Americans by private sector lenders. Loans and grants made through the Section 504 Housing Repair program, to repair substandard housing, totaled nearly \$700,000 and repaired about 140 dwellings.

USDA provided more than \$3.8 million in CF direct and guaranteed loans and grants to fund 28 essential community facilities benefiting Native American tribes. Funding to federally recognized Indian tribes helped them to develop doctors' clinics, transitional



The Koon-Kah-Na-I-Sha (Apache Camp) is a multi-family housing complex for Native American seniors in Andarko, Okla., built with Rural Housing Service funds.



Edgewater Estates is a new apartment complex on the Fort Peck Indian Reservation in Montana. The reservation, an area of 979 square miles with a population of about 10,600 people, has a poverty rate of 31.6 percent and an unemployment rate of 52 percent. This facility, providing much-needed housing for low-income families, was financed by the Montana Department of Commerce Home Investment Partnership Program, the Community Development Block Grant Program, the Federal Home Loan Bank of Seattle and the USDA Rural Housing Service.

housing, childcare centers, libraries, museums, food preparation centers, better fire protection, and more. CF programs help strengthen Native American economic competitiveness and enhance the quality of life.

Nine states used \$10.6 million of MFH funds in FY 2000 to build rental housing complexes containing 238 apartments on Native American reservations or in communities where most tenants are Native Americans. Another \$2.6 million in Guaranteed Rural Rental loans funded a complex in Alaska. More than \$400,000 in housing preservation grants was provided to nonprofit organizations or tribes in six states for repair of 85 deteriorating single or multi-family units that house low-income Native American families.

USDA Housing Programs Make a Difference

The Pine Ridge Indian Reservation in South Dakota is the second largest reservation in the Nation and is located in the poorest county. It desperately needs inexpensive housing. RHS has funded five housing developments on the reservation, two that already are occupied and three that are under construction. The latest development consists of 12 individual, two-bedroom homes located together as one multi-family complex for the elderly.

This complex was developed through a partnership between RHS, which provided the loan, the South Dakota Housing Development Authority, which provided the homes, and the Oglala Sioux Lakota Housing Authority, owners and managers of the complex.

Partnering To Help Tribal Colleges

A major CF initiative is partnering with the American Indian Higher Education Consortium to assist 30 tribal colleges that have federal land-grant status. This effort also supports the Presidential Initiative on

Tribal Colleges and Universities to ensure that tribal colleges are more fully recognized as accredited institutions, have access to opportunities afforded to other institutions of higher education, and that Federal resources continue to be committed to Indian institutions.



The Apache Service Club gave the invocation at the open house for the Koon-Kah-Na-I-Sha housing development.

Centers for Children and College Students

RHS often works with the Blackfeet Tribe in Browning, Mont., assisting it in various ways. When Blackfeet Community College needed a new building to house the student services department and for community meetings and ceremonies, it applied for a CF guaranteed loan. The student union and the college bookstore, which was in a condemned quonset hut, are now in the new student center. The new building also houses the library, with new Internet connections, eight classrooms, offices for faculty and administration, mentoring and tutoring centers, and a tribal business information center. The bank that made the guaranteed loan, the Blackfeet National Bank, is the first nationally chartered, tribal-held bank located on an Indian reservation.

Also on the reservation, RHS funds will equip an early-childhood center, serving children from birth to three years of age. This center, expected to open in the spring of 2001, will offer prenatal care as well as daycare to as many as 150 children. CF funds have also been used to help develop a cultural park and playground, in conjunction with a Head Start program that serves about 500 children.

RHS Protects Taxpayers' Interests

Increased Program Efficiency

Centralized Loan Servicing Improves Customer Service

In FY 2000, USDA completed the final steps in establishing an effective, efficient RHS loan servicing structure. The structure provides for the servicing of Single Family Housing (SFH) loans through the Centralized Servicing Center (CSC), while

After Hurricane Floyd hit North Carolina in 1999, 22 RHS customers were able to rebuild their houses as a result of the force-place insurance program provided as part of the CSC escrowing process. Thirty-five percent of the losses from this one disaster were avoided thanks to the services provided to its customers by CSC.



Through the Voice Response Unit, the Centralized Servicing Center provides customer service around the clock, seven days a week.

retaining field support at the local level for customers with special needs. The transition to centralized servicing began in late 1997 with the conversion of all borrowers to a new automated loan servicing system located in St. Louis, Mo. In the years since then, the CSC has resolved conversion issues, improved loan servicing processes to provide seamless servicing, and educated borrowers in the new processes. The transition is complete now and centralized servicing is the accepted practice for RHS SFH borrowers.

This year, many additions and improvements were made to the services provided to

customers. These servicing enhancements allow the CSC to provide more efficient and cost-effective services and do a better job in assisting customers to become successful homeowners. Some of these enhancements are:

- Braille billing statements for visually handicapped customers;
- credit bureau reporting for all customers;
- servicing letters in "plain English" with Spanish translations;
- estimated payoff quotes available from a voice response unit 24 hours a day, 7 days a week;
- customer correspondence available via email;
- making all automated systems Y2K compliant;
- graduation reporting to assist field offices in determining which borrowers should be considered for private sector refinancing;
- early notification of customers at risk of losing their homes; and
- clarification of roles and responsibilities between CSC and field offices, leading to seamless customer service.

Some specific achievements for FY 2000 leading to improved service for more than 540,000 customers and saving taxpayers money were:

- processing 9.7 million pieces of mail;
- imaging 1.4 million borrower documents for speedy retrieval;
- posting 7.8 million payments for a total of \$2.4 billion;
- disbursing \$179 million in more than 70,000 payments of taxes and insurance for more than 100,000 borrowers;

"These Braille billing statements are fantastic and this is the first time I have ever received a bill in Braille."

"Due to a brain injury, I have a difficult time understanding. Today, Eddie ... cared about ME – his extra time in helping me with excellent service and speaking slower and understanding was his most important job."

- researching and resolving more than 100,000 requests received from borrowers;
- providing 63,000 payoff quotes;
- receiving 1.87 million incoming calls from borrowers;
- placing 2.8 million outbound collection calls to delinquent borrowers;
- handling more than 700,000 insurance renewals, endorsements, reinstatements, and cancellations; and
- processing more than 197,000 payment assistance renewal packages and collecting \$2.7 million in unauthorized assistance.

The CSC receives more than 100 unsolicited comments each month from satisfied customers. Positive comments far outnumber complaints. Typical comments are these from customers with handicaps. (Shown at right)

Escrowing Protects Borrowers and Taxpayers

RHS establishes escrow accounts for new borrowers and those with delinquent loans to cover property taxes, ensuring their prompt payment. Escrowing for payment of homeowners' insurance protects the borrower and RHS from loss if the house is damaged or destroyed. In FY 2000, more than 114,000 SFH borrowers had escrow accounts making up 29 percent of the loan portfolio.

Credit Alert Interactive Voice Response System

USDA also protects the taxpayers' interests by participating in a HUD database system. It contains information on persons who owe Federal debts. RHS uses this system to check on prospective borrowers to ensure that they have not defaulted on previous Federal loans. It is also used by the private sector lenders that participate in the RHS guaranteed rural housing loan program. USDA Rural Development local offices can access this information electronically.

Outstanding Portfolio Management

Community Facilities Loan Portfolio

In FY 2000, CF continued to maintain an excellent portfolio record with 3,625 loans and 2,643 borrowers. CF serviced \$1.3 billion in direct loans. It also graduated 123 loans totaling \$34.4 million from government to private credit. Ninety-nine percent of the loans in the portfolio are current in their payments.

Multi-Family Housing Enforcement Team

Under the direction of the Under Secretary for Rural Development and the RHS administrator, a MFH enforcement team was established to improve RHS' efforts in detecting and eradicating fraud, waste, and abuse in the MFH program. The team's mission is to ensure quality rental housing opportunities for rural residents while protecting the government's investments. This will be done by assisting in investigations and by providing technical assistance and training to agency staff for timely resolution of complex MFH servicing situations.

Team members assist with reviews of problem properties, coordinate multi-state reviews of problem owners/agents, and recommend enforcement actions. The team is developing a standardized process for dealing with problem properties and ensuring that actions against owners are consistent for similar issues. It analyzes data collected by field staff and provides feedback on actions taken on problem property. It develops training materials and conducts training for field staff, as well as providing technical assistance and advice. Members assist field offices with closing recommendations from Office of Inspector General (OIG) audits.

The team's first case was in September 2000. Two members, joined by an OIG

auditor, started a review of a problem borrower's projects and operations. The team currently consists of 8 members, enabling them to conduct more than one review or training session at a time.

Industry Interface

This system, started in 1998, allows MFH borrowers to submit required tenant information electronically directly to a central computer rather than mailing it to the local servicing offices. More than 70 percent of borrowers now participate in the program.

The electronic transmission saves the borrower the time and cost of generating paper documents. For RHS, it eliminates the time and cost of handling mail, sorting and copying paper documentation, and data entry. RHS employees can focus on more extensive reviews of the program to ensure that borrowers are complying with regulations.

New Multi-Family Housing Information System

Implementation of the revised MFH Information System (MFIS2) gives RHS a new automated system with which to manage the MFH portfolio more efficiently. Internal management processes can be updated and improved by using the expanded automation capabilities. Individual project budget information can be analyzed on-line or through reports.

MFIS2 provides all MFH staff with direct access to the scheduling, tracking, monitoring, supervisory, and servicing information maintained by each servicing office. As a result of this improved access, RHS will be able to provide better management and oversight of the portfolio and eliminate several time-consuming information collection efforts. Access to more detailed servicing information will allow RHS to improve the MFH classification system. The agency can concentrate on projects considered by their servicing offices to be at risk.

Maxwell Awards

The Fannie Mae Foundation is a private foundation supporting national and local nonprofit organizations that are working to provide decent and affordable housing and otherwise improve the quality of life in communities throughout the United States. Each year, the foundation honors nonprofit organizations that are doing an outstanding job of developing and maintaining housing for low-income Americans. Six low-income housing ventures are recognized as Maxwell Award of Excellence recipients, receiving grants of \$35,000. In addition, the finalists who were not selected for the Maxwell Awards are awarded smaller grants. This year in addition to grants to the six winners, the Foundation awarded 14 finalist grants of \$7,500 each and 24 honorable mention grants of \$2,000. Most of the awardees and finalists in 2000 were projects in cities. RHS is proud that two projects located in rural areas and funded by RHS won awards.

Farm Labor Housing and More

An RHS-financed farm labor housing complex was a finalist in the Maxwell Award competition. The Desert Garden Apartments in Indio, California, built by the Coachella Valley Housing Coalition, offers many special features, including energy-efficient housing, a childcare center, an after-school program with computers, a community garden, and a resident community council.

Before Desert Garden Apartments were built, the local farmworkers often lived in crowded substandard units, several families sharing one apartment. Some lived in mobile homes that lacked decent sanitation and utilities. The existing affordable housing complexes had long waiting lists.

Funding for the Desert Garden Apartments came from a number of partners, including Rural Development's Rural Housing Service, Rural California Assistance Corporation, Riverside County Economic Development Agency, and the California Department of Housing and Community Development. A grant from the U.S. Department of Housing and Urban Development provides funding to counsel residents on homeownership, financial planning, and credit management. Other classes for adults include creative writing (through interactive software), English as a Second Language, and employment and leadership training programs.

New Subdivision Increases Property Values

Gateway Community Development Corporation (CDC) won a Maxwell Award of Excellence in May 2000 for its A. L. Harris Estates housing development in Henderson, N.C. Henderson is a small rural community with a poverty rate above 24 percent, an unemployment rate of 7.6 percent, and below-average wages. Housing choices consisted largely of overpriced apartments and mobile homes. Gateway CDC, working with the USDA Rural Housing Service and other partners, placed its new subdivision between an older stable neighborhood and a troubled public housing project. This location was a risk that paid off for the community as Harris Estates inspired improvements in the neighboring areas. Elderly residents of the adjoining neighborhood saw their property values increase. The city and the police department concentrated on cleaning up the public-housing community.



Kimberly Peace's home at A. L. Harris Estates, in Henderson, N. C. This housing complex won a Maxwell Award from the Fannie Mae Foundation.

Crime decreased and housing codes were more strictly enforced. Homeowners began to improve their properties. The State Housing Finance Authority renovated dilapidated housing bordering on Harris Estates. The school board invested money to improve the nearby middle school.

The partners providing financing for Harris Estates are the Federal Home Loan Bank, North Carolina Housing Finance Agency, and USDA Rural Development, through the SFH Direct Loan program. Under this program, mortgages may have interest rates as low as 1 percent, a necessity for some borrowers who earn less than 50 percent of the county median income. Gateway also provided up to \$650 per borrower for closing costs. The average income for home buyers in Harris Estates is \$16,000 and maximum monthly payments are \$350.

Gateway CDC is locally run -- its board is made up of citizens representing every aspect of the community. They use minority and female contractors for their projects and mostly local labor, so building the homes aids the economy of the community. The CDC also provides a number of services to the community, such as counseling on homeownership, budgeting, financing a house, and home maintenance and business development classes. In addition, they sponsor youth programs and provide software, management and consulting services, and micro-enterprise opportunities. This housing development is truly improving the quality of life in the community. RHS is proud to be a partner in this effort.

The mission of the Rural Housing Service is to improve the quality of life in rural America and help build competitive, vibrant rural communities through its community facilities and housing programs.

Investing in Rural America, 1998-2000

	Total (\$) 2000	Section 502 Single-Family Direct Loans (\$)			Section 502 Single-Family Guaranteed Loans (\$)		
		1998 Actual	1999 Actual	2000 Actual	1998 Actual	1999 Actual	2000 Actual
Alabama	95,483,466	17,748,247	20,387,038	25,442,220	50,500,053	51,147,890	36,201,574
Alaska	42,909,905	3,338,681	4,410,447	6,495,650	22,538,475	24,743,125	26,975,753
Arizona	123,650,975	24,259,770	20,113,149	22,657,000	80,996,128	79,627,116	41,714,160
Arkansas	105,210,479	27,224,959	24,530,382	24,782,060	56,774,648	64,430,914	50,979,955
California	202,803,368	93,454,595	66,868,942	92,754,600	50,051,943	32,401,413	18,468,097
Colorado	76,530,321	13,280,620	11,150,961	15,503,560	44,869,437	63,873,405	37,488,335
Connecticut	25,994,421	7,579,015	5,815,855	7,601,180	5,429,190	9,024,900	12,941,016
Delaware	18,968,033	3,350,840	4,911,950	4,449,550	6,732,003	10,104,690	5,549,121
Florida	159,862,914	43,804,627	32,115,416	35,648,050	91,017,938	109,661,399	69,084,971
Georgia	121,764,342	26,769,093	32,747,680	35,402,620	109,818,364	111,539,340	61,316,598
Hawaii	34,864,578	8,182,989	13,512,484	8,761,010	37,114,109	30,834,830	16,572,663
Idaho	69,161,407	10,754,623	11,829,145	17,632,460	43,659,957	39,312,886	32,377,274
Illinois	180,017,684	25,256,707	23,706,492	25,495,060	96,687,794	114,316,708	130,972,860
Indiana	131,271,009	25,825,895	24,113,266	30,774,540	79,079,139	99,071,369	68,796,445
Iowa	77,695,919	18,233,071	13,374,586	18,388,360	52,765,324	47,029,760	37,131,090
Kansas	58,209,428	9,290,070	10,536,023	13,633,200	34,398,797	33,859,944	29,896,104
Kentucky	148,463,596	30,980,942	28,687,869	32,056,960	87,761,930	106,302,536	96,148,339
Louisiana	80,169,952	21,642,618	22,559,042	24,825,040	42,909,898	35,241,289	23,103,248
Maine	74,972,573	12,132,786	14,125,242	14,279,460	39,138,320	42,014,290	32,078,300
Maryland	92,783,277	15,861,633	15,168,856	14,751,960	89,806,830	89,705,909	56,994,945
Massachusetts	30,801,072	7,174,458	8,527,006	9,702,820	52,322,587	38,636,131	10,478,817
Michigan	219,936,130	32,476,819	30,007,459	30,441,910	164,740,480	189,003,489	143,177,752
Minnesota	168,944,069	14,641,360	12,943,775	20,628,060	107,058,672	132,737,929	130,306,880
Mississippi	84,677,255	23,071,123	24,969,383	24,738,920	13,403,284	20,124,724	19,296,988
Missouri	104,290,789	24,021,593	21,759,464	25,723,390	106,948,978	114,279,978	61,185,082
Montana	64,061,308	10,830,870	12,239,487	14,905,160	43,539,874	59,234,329	43,108,287
Nebraska	52,712,166	9,386,576	8,808,222	8,946,030	24,176,573	31,804,301	28,741,065
Nevada	25,391,239	2,867,742	3,878,112	4,029,750	16,375,423	18,265,215	9,434,636
New Hampshire	30,357,556	5,166,998	5,919,156	7,255,320	18,814,024	17,691,266	15,670,829
New Jersey	36,634,973	8,942,227	6,587,787	8,390,090	44,110,871	27,084,348	11,634,511
New Mexico	41,079,759	9,488,507	11,419,371	13,700,480	24,260,983	20,847,353	13,729,868
New York	73,630,282	22,220,720	23,126,510	23,065,920	50,572,048	32,192,338	21,091,375
North Carolina	233,480,452	44,199,193	44,136,949	81,811,320	104,221,224	121,110,122	80,218,191
North Dakota	32,878,745	5,528,696	4,795,744	7,786,610	8,467,290	10,625,750	11,281,614
Ohio	161,687,256	32,681,667	32,852,463	33,919,510	118,958,633	110,331,559	82,795,990
Oklahoma	74,398,324	17,459,910	14,004,002	18,362,570	35,663,846	32,910,425	27,269,854
Oregon	70,553,785	13,899,284	13,229,475	16,531,930	31,360,138	50,572,908	31,466,651
Pennsylvania	126,068,961	35,936,172	33,735,681	38,822,480	110,301,034	100,126,636	60,140,878
Puerto Rico	138,708,917	35,775,181	32,440,243	42,308,280	67,741,368	75,607,938	53,417,189
Rhode Island	5,823,090	1,854,764	1,868,088	2,455,690	8,168,645	4,881,186	1,712,458
South Carolina	79,446,285	30,610,315	23,165,901	18,546,680	51,346,146	64,546,850	37,908,895
South Dakota	72,739,257	6,176,040	6,454,423	8,343,940	52,435,864	49,605,673	45,290,809
Tennessee	122,285,567	20,092,190	24,890,544	26,994,520	104,074,411	100,661,576	72,734,568
Texas	172,444,560	49,145,265	64,524,848	73,102,063	66,185,047	63,073,453	35,153,712
Utah	46,528,336	6,660,711	6,048,996	6,214,190	35,427,277	51,082,604	34,324,619
Vermont	24,359,000	6,113,105	5,862,725	6,422,970	12,930,333	13,915,310	13,644,008
Virgin Islands	7,434,685	5,442,996	3,659,175	4,175,370	1,692,572	1,382,420	1,760,070
Virginia	104,557,245	20,868,080	25,425,131	27,004,350	72,847,679	82,405,593	55,403,749
Washington	80,033,497	19,866,456	24,139,116	26,557,080	55,014,337	40,037,817	17,034,394
West Virginia	47,382,746	13,706,160	10,141,915	12,214,400	14,212,860	15,603,108	18,727,183
Western Pacific	15,590,386	7,062,782	1,299,322	1,151,130	7,509,825	12,367,604	12,232,900
Wisconsin	93,686,214	20,946,212	20,760,459	22,357,570	58,501,423	56,795,976	50,665,868
Wyoming	24,787,794	4,405,971	2,643,712	3,441,050	17,054,415	23,203,260	14,768,436
N.O. Adjustment	0	0	0	0	0	0	0
N.O. Contract	0	0	0	0	0	0	0
Total	4,588,179,347	1,007,691,924	966,929,469	1,141,026,093	2,822,488,441	2,976,992,882	2,150,598,974

	Section 504 Home Repair Loans (\$)			Section 504 Home Repair Grants (\$)		
	1998 Actual	1999 Actual	2000 Actual	1998 Actual	1999 Actual	2000 Actual
Alabama	986,524	725,622	1,017,510	680,451	606,530	900,619
Alaska	164,139	80,000	190,465	252,724	162,710	198,079
Arizona	921,436	505,228	234,173	1,053,324	805,330	768,893
Arkansas	729,194	552,331	670,615	771,289	413,900	622,689
California	531,686	535,971	487,013	940,451	895,070	895,715
Colorado	272,919	127,184	263,467	206,864	153,610	197,600
Connecticut	42,680	60,710	42,420	67,500	86,760	116,653
Delaware	64,361	142,340	240,500	142,300	89,800	116,750
Florida	698,478	478,594	567,050	788,603	591,100	846,288
Georgia	1,022,543	847,314	738,626	946,714	644,010	865,781
Hawaii	349,908	264,180	284,440	233,060	239,640	291,336
Idaho	201,096	151,147	247,271	182,917	227,270	227,403
Illinois	1,383,961	1,049,734	1,279,651	652,655	543,510	634,514
Indiana	534,636	410,189	470,105	529,033	461,120	551,175
Iowa	533,826	468,397	549,269	384,764	320,000	442,042
Kansas	436,008	351,714	321,437	363,855	312,860	363,278
Kentucky	1,633,397	1,436,302	1,610,425	734,852	713,090	975,192
Louisiana	652,610	489,944	632,630	639,788	471,930	622,973
Maine	286,244	156,949	409,755	464,620	303,950	485,460
Maryland	127,016	170,129	213,192	259,942	172,980	247,776
Massachusetts	94,087	124,451	84,224	223,082	173,010	135,983
Michigan	687,384	643,997	655,237	662,603	587,460	743,587
Minnesota	367,151	294,949	413,259	426,317	346,080	439,631
Mississippi	1,381,189	1,285,714	1,611,355	807,505	653,770	940,916
Missouri	967,491	718,875	929,735	701,663	468,260	776,151
Montana	404,393	366,180	213,202	180,643	128,290	159,205
Nebraska	353,033	162,280	257,716	245,257	162,510	216,678
Nevada	101,994	89,426	61,935	115,013	90,540	224,594
New Hampshire	74,836	139,790	126,566	144,805	110,420	151,120
New Jersey	124,035	43,305	37,763	194,602	131,960	189,039
New Mexico	533,577	290,330	389,396	388,871	293,330	340,660
New York	425,893	402,609	319,052	794,959	567,570	742,546
North Carolina	1,481,847	1,146,796	954,457	1,308,805	942,890	3,996,532
North Dakota	196,059	148,204	134,278	326,945	232,520	765,007
Ohio	741,572	661,261	649,781	751,048	585,020	832,638
Oklahoma	372,934	452,385	202,719	391,000	314,310	408,403
Oregon	345,248	305,521	279,362	347,818	268,780	327,787
Pennsylvania	999,535	907,657	792,022	988,425	754,960	963,262
Puerto Rico	1,570,785	1,280,276	598,776	684,009	1,445,860	1,361,523
Rhode Island	29,695	74,812	65,445	75,165	81,060	120,329
South Carolina	605,605	704,204	528,797	687,291	468,420	712,534
South Dakota	168,660	104,260	127,735	229,507	154,180	156,075
Tennessee	514,255	399,684	316,598	614,266	524,430	709,143
Texas	1,639,795	1,652,471	1,711,551	1,438,670	1,219,840	1,598,036
Utah	121,880	47,051	85,829	111,000	94,950	116,360
Vermont	110,130	96,350	111,090	133,198	125,090	162,860
Virgin Islands	57,925	22,935	63,675	63,975	52,840	104,770
Virginia	720,892	611,569	610,888	590,867	515,750	662,012
Washington	483,417	219,536	304,740	313,716	303,980	410,251
West Virginia	267,515	248,620	272,610	321,231	281,570	419,540
Western Pacific	2,046,653	2,315,446	1,610,536	562,040	562,380	505,820
Wisconsin	596,657	443,653	523,877	469,080	372,950	527,951
Wyoming	74,645	47,177	20,450	99,687	87,660	88,219
N.O. Adjustment	0	0	0	0	0	0
N.O. Contract	0	0	0	0	0	0
Total	30,233,429	25,455,753	25,534,671	25,688,769	21,317,810	30,379,376

	Section 523 Mutal Self-Help Grants (\$)			Section 533 Housing Preservations Grants (\$)		
	1998 Actual	1999 Actual	2000 Actual	1998 Actual	1999 Actual	2000 Actual
Alabama	0	0	0	218,577	150,390	129,080
Alaska	0	0	651,220	125,705	50,000	40,000
Arizona	1,608,318	1,963,410	2,506,980	278,471	202,080	77,703
Arkansas	834,521	849,490	738,820	297,155	329,200	100,839
California	9,186,470	11,617,869	4,729,343	303,750	237,300	203,109
Colorado	312,287	1,382,610	981,210	136,784	42,840	36,669
Connecticut	0	0	0	118,900	50,000	40,000
Delaware	395,658	417,098	1,204,956	108,320	50,000	40,000
Florida	2,141,431	1,446,095	3,607,563	226,553	258,880	226,158
Georgia	83,905	0	0	269,336	197,200	168,808
Hawaii	945,477	10,000	669,870	182,137	50,000	40,000
Idaho	295,280	250,000	266,800	132,536	50,000	40,000
Illinois	10,000	0	0	198,528	102,600	148,220
Indiana	0	9,830	10,000	194,455	109,980	94,160
Iowa	0	10,000	125,000	158,679	68,340	40,000
Kansas	119,725	297,790	340,000	197,026	57,620	49,328
Kentucky	149,431	0	0	252,521	176,800	144,000
Louisiana	0	10,000	0	350,010	261,660	138,381
Maine	258,200	0	299,500	139,980	46,560	39,928
Maryland	1,089,020	10,000	1,022,200	186,079	50,000	80,000
Massachusetts	65,115	0	10,000	134,000	50,000	34,617
Michigan	680,650	0	431,000	326,103	151,820	129,956
Minnesota	235,000	0	0	152,000	84,700	109,548
Mississippi	357,750	2,049,700	478,700	239,250	324,360	138,818
Missouri	286,720	45,000	213,500	250,723	125,460	107,387
Montana	11,000	0	15,000	174,693	72,230	27,064
Nebraska	210,000	220,000	5,000	130,000	50,000	40,000
Nevada	241,000	298,200	283,800	111,517	50,000	0
New Hampshire	0	0	10,000	122,026	50,000	40,000
New Jersey	144,276	0	0	128,000	50,000	40,000
New Mexico	69,000	289,800	5,170	162,926	73,280	62,730
New York	0	0	0	268,097	140,000	110,000
North Carolina	100,640	493,000	215,330	385,159	329,340	471,741
North Dakota	0	20,000	394,860	177,085	50,000	90,000
Ohio	208,200	0	496,470	235,000	175,950	150,604
Oklahoma	1,393,336	944,845	2,468,943	422,967	319,520	225,526
Oregon	322,500	545,550	10,000	162,313	122,300	62,119
Pennsylvania	6,750	380,640	0	260,820	188,030	160,950
Puerto Rico	0	30,000	651,220	315,578	251,070	214,907
Rhode Island	0	0	0	103,315	50,000	40,000
South Carolina	10,000	0	10,000	265,338	237,190	217,428
South Dakota	20,670	188,800	456,170	248,680	305,000	40,000
Tennessee	62,469	0	0	230,000	151,620	129,783
Texas	235,600	309,990	526,860	434,775	430,490	354,499
Utah	20,000	458,000	611,820	118,000	50,000	40,000
Vermont	61,700	0	0	117,320	50,000	0
Virgin Islands	0	0	494,340	0	50,000	40,000
Virginia	215,000	160,000	75,000	429,177	135,650	116,119
Washington	3,336,666	1,073,400	4,310,925	141,265	88,880	76,088
West Virginia	40,581	257,600	0	306,820	240,780	157,279
Western Pacific	0	0	0	128,332	32,980	40,000
Wisconsin	819,000	0	903,040	182,019	95,510	81,763
Wyoming	0	20,000	129,150	113,444	50,000	40,000
N.O. Adjustment	49,000	109,000	0	0	0	0
N.O. Contract	0	0	0	0	0	0
Total	26,632,346	26,167,717	30,359,760	11,052,244	7,167,610	5,465,319

	Section 515 Rural Rental Housing Loans (\$)			Section 514 Farm Labor Housing Loans (\$)			Section 516 Farm Labor Housing Grants (\$)		
State	1998 Actual	1999 Actual	2000 Actual*	1998 Actual	1999 Actual	2000 Actual*	1998 Actual*	1999 Actual**	2000 Actual*
Alabama	4,265,320	2,010,930	3,088,340	0	0	236,060	0	0	0
Alaska	1,000,000	2,100,000	1,975,000	0	0	0	0	0	0
Arizona	4,473,670	2,689,360	3,866,100	0	607,000	207,000	0	131,300	506,250
Arkansas	4,240,215	4,015,000	3,397,472	637,700	213,200	126,100	0	0	0
California	5,743,440	1,992,560	4,223,740	4,291,900	6,524,440	8,247,880	1,989,480	4,620,000	7,564,391
Colorado	1,326,610	1,912,870	1,646,000	3,166,380	0	1,987,990	2,951,121	96,000	3,011,990
Connecticut	0	1,364,375	215,000	0	0	0	0	0	0
Delaware	1,938,950	2,000,000	2,541,540	0	0	0	39,860	54,470	0
Florida	5,526,325	2,201,860	3,229,190	970,000	5,447,870	5,678,512	1,530,000	3,257,320	2,371,480
Georgia	3,673,820	1,874,000	1,705,130	1,412,270	707,720	272,300	211,721	771,000	0
Hawaii	0	1,169,579	600,000	0	0	0	0	0	0
Idaho	1,734,218	223,450	2,017,460	300,000	436,100	0	0	0	0
Illinois	2,709,820	681,790	2,153,800	0	0	10,810	0	0	97,290
Indiana	4,536,320	1,268,865	2,286,000	0	0	0	0	0	0
Iowa	1,708,750	1,165,000	420,370	0	0	300,000	0	0	0
Kansas	2,389,109	2,612,100	1,986,170	0	0	0	0	0	0
Kentucky	3,594,927	1,994,679	0	0	0	0	0	0	0
Louisiana	4,080,030	5,712,756	3,612,630	0	1,067,170	0	0	768,820	0
Maine	2,999,580	3,012,030	2,407,370	0	0	0	0	0	0
Maryland	1,502,250	660,000	2,335,740	1,682,360	0	534,880	2,269,420	0	0
Massachusetts	0	230,000	470,000	0	0	0	0	0	0
Michigan	4,253,430	2,882,620	5,868,220	400,000	619,000	70,000	0	0	0
Minnesota	1,464,440	2,470,490	188,420	200,000	50,000	317,381	1,800,000	450,000	288,030
Mississippi	5,063,820	2,786,490	2,047,600	0	0	53,900	0	0	0
Missouri	3,966,050	2,625,000	2,161,000	0	0	0	0	0	0
Montana	3,549,398	3,009,815	1,238,040	0	0	0	0	0	0
Nebraska	1,576,980	1,524,920	1,527,360	0	0	138,050	0	0	700,000
Nevada	1,900,000	2,125,000	2,451,889	0	0	1,400,000	0	0	0
New Hampshire	1,428,410	1,600,000	1,250,000	0	0	0	0	0	0
New Jersey	930,000	928,390	1,100,000	180,000	175,000	300,000	0	0	0
New Mexico	4,974,000	1,000,000	1,480,200	0	596,120	2,200,000	42,142	83,810	0
New York	4,559,128	3,144,692	3,059,033	0	0	0	126,000	360,182	0
North Carolina	6,520,970	4,108,330	6,027,974	0	721,090	513,500	976,232	727,157	763,500
North Dakota	1,807,500	260,250	1,000,000	245,270	0	0	0	0	0
Ohio	3,836,380	3,097,070	5,015,440	0	0	0	0	0	0
Oklahoma	3,335,988	8,205,730	5,838,118	0	0	1,239,300	0	0	1,051,780
Oregon	2,921,820	1,000,000	1,000,000	0	804,000	2,817,560	31,826	611,272	901,650
Pennsylvania	5,351,750	1,537,340	1,719,050	0	0	0	0	0	0
Puerto Rico	2,409,060	1,913,500	600,000	0	0	0	0	0	0
Rhode Island	1,000,000	0	0	0	0	0	0	0	0
South Carolina	2,488,860	3,789,350	3,916,525	0	0	45,310	0	0	0
South Dakota	4,243,877	3,844,630	4,411,815	0	0	0	0	0	0
Tennessee	3,660,030	2,027,020	2,485,740	0	36,000	0	0	0	0
Texas	6,560,890	3,113,750	4,545,330	894,690	1,500,000	0	552,150	1,000,000	0
Utah	1,077,700	1,895,000	0	0	0	870,000	0	0	0
Vermont	1,771,000	2,248,626	378,700	219,530	128,060	251,000	0	0	0
Virgin Islands	1,100,000	1,200,000	0	0	0	0	0	0	0
Virginia	3,300,100	3,296,000	1,536,390	0	0	0	0	0	0
Washington	2,723,200	4,099,150	3,753,480	0	0	800,000	0	0	1,700,000
West Virginia	1,762,120	1,301,960	1,775,000	0	0	0	0	0	0
Western Pacific	0	0	0	0	0	0	0	0	0
Wisconsin	2,562,700	2,251,990	2,784,470	0	367,200	173,000	0	244,800	337,500
Wyoming	392,560	0	985,230	0	0	0	0	0	0
N.O. Adjustment	823,038	0	0	0	0	0	0	0	0
N.O. Contract	0	0	0	0	0	0	0	0	0
Total	150,758,553	114,178,317	114,322,076	14,600,100	19,999,970	28,790,533	12,519,952	13,176,131	19,293,861

*Includes contracts and natural disaster loans ** Includes contracts

	Section 521 Rural Rental Assistance Grants (\$)			Section 538 Guaranteed Rental Housing Loans (\$)		
State	1998 Actual	1999 Actual	2000 Actual	1998 Actual	1999 Actual	2000 Actual
Alabama	20,311,120	17,238,551	23,036,934	0	0	0
Alaska	3,351,168	3,012,412	1,130,241	0	0	0
Arizona	6,621,360	6,317,749	11,450,239	1,222,700	11,399,024	16,666,412
Arkansas	13,394,316	13,467,062	16,383,645	0	2,605,000	2,740,000
California	31,035,263	35,163,957	35,514,158	3,650,000	5,835,710	2,552,831
Colorado	5,331,178	7,654,112	11,482,200	0	0	0
Connecticut	1,353,433	5,027,291	2,240,452	0	0	0
Delaware	3,631,233	6,453,025	2,975,616	0	0	0
Florida	26,937,080	20,636,161	24,669,252	0	0	4,660,000
Georgia	16,963,800	12,678,242	14,865,854	0	2,970,000	0
Hawaii	1,560,258	5,087,955	4,370,259	0	0	0
Idaho	6,701,843	17,196,711	13,727,539	595,742	0	0
Illinois	13,257,438	13,157,186	13,169,158	0	589,500	1,125,000
Indiana	10,425,515	10,667,888	17,289,784	6,159,555	5,750,000	7,917,000
Iowa	9,425,903	9,881,252	15,246,824	9,700,000	2,560,000	1,080,000
Kansas	5,974,781	6,042,607	6,388,073	1,330,000	2,650,000	0
Kentucky	14,742,811	13,441,011	12,383,080	0	0	0
Louisiana	20,492,437	23,437,035	20,862,808	0	2,000,000	0
Maine	22,433,614	18,748,044	14,784,856	1,500,000	1,342,537	865,844
Maryland	10,274,201	10,713,527	10,338,054	0	0	0
Massachusetts	930,277	4,323,726	4,205,167	0	0	0
Michigan	14,185,043	17,849,841	23,405,888	2,373,000	2,825,000	0
Minnesota	9,180,506	8,725,048	12,204,114	0	0	0
Mississippi	25,830,099	21,873,093	19,565,548	0	2,000,000	12,552,000
Missouri	9,082,922	9,783,566	9,752,924	0	600,000	550,000
Montana	2,719,293	4,803,386	2,808,530	0	847,009	0
Nebraska	3,855,374	3,584,328	6,620,967	5,940,000	5,654,055	0
Nevada	3,427,309	6,144,200	6,536,576	686,340	2,430,000	246,925
New Hampshire	5,817,750	5,925,263	2,605,555	0	0	0
New Jersey	3,113,442	5,023,313	13,846,070	0	0	0
New Mexico	8,760,571	8,777,657	8,831,945	0	0	0
New York	8,694,763	11,081,900	14,356,331	0	0	0
North Carolina	22,284,720	31,766,126	44,182,307	1,350,000	9,393,693	3,240,000
North Dakota	4,610,813	2,651,072	3,191,441	0	0	2,531,785
Ohio	10,921,807	17,542,491	13,665,568	0	1,820,000	9,198,255
Oklahoma	11,497,476	13,899,486	13,185,106	2,630,000	2,010,712	1,730,000
Oregon	12,328,668	6,223,880	9,288,180	0	0	0
Pennsylvania	14,162,222	21,220,077	12,841,389	1,800,000	301,100	0
Puerto Rico	2,590,596	12,479,464	22,483,022	0	0	0
Rhode Island	1,392,668	278,220	419,168	0	0	0
South Carolina	11,042,096	15,400,828	12,292,916	0	5,932,925	3,240,000
South Dakota	11,237,755	10,082,324	9,738,553	0	0	0
Tennessee	11,069,145	8,110,985	13,561,489	750,000	0	0
Texas	22,486,890	26,252,339	30,058,957	0	0	21,499,000
Utah	5,237,512	5,247,391	2,713,518	0	0	0
Vermont	4,358,147	2,571,005	2,039,527	0	0	0
Virgin Islands	4,217,580	4,473,432	746,460	0	0	0
Virginia	14,515,086	13,003,660	11,248,737	0	2,000,000	0
Washington	13,997,185	9,129,954	21,659,326	0	276,000	0
West Virginia	10,907,451	8,101,274	7,030,401	0	1,024,830	4,305,000
Western Pacific	0	0	0	0	0	0
Wisconsin	9,379,558	9,081,424	9,461,550	0	0	2,960,000
Wyoming	3,343,495	1,964,448	3,143,744	0	0	0
N.O. Adjustment	3,850,029	0	0	0	0	0
N.O. Contract	0	0	0	0	0	0
Total	545,247,000	583,396,979	640,000,000	39,687,337	74,817,095	99,660,052

State	Community Facilities Direct Loans (\$)			Community Facilities Guaranteed Loans (\$)		
	1998 Actual	1999 Actual	2000 Actual	1998 Actual	1999 Actual	2000 Actual
Alabama	4,699,600	1,453,500	2,706,830	0	0	2,500,000
Alaska	1,967,000	740,000	4,780,000	0	451,200	0
Arizona	4,862,055	795,530	8,096,290	0	500,000	13,936,430
Arkansas	3,296,450	2,788,950	3,421,670	0	566,800	763,753
California	13,075,650	10,392,094	14,494,125	8,980,000	16,815,833	11,800,039
Colorado	5,575,500	1,664,000	2,689,000	2,675,000	100,000	1,015,000
Connecticut	2,166,260	1,670,000	2,500,000	2,125,000	2,800,000	240,000
Delaware	1,020,000	871,450	1,000,000	0	0	800,000
Florida	6,541,600	8,843,150	7,620,370	4,150,000	3,215,000	1,000,000
Georgia	2,891,591	5,764,110	5,328,026	700,000	0	1,120,000
Hawaii	1,500,000	2,210,000	2,300,000	0	10,610,000	825,000
Idaho	1,607,000	1,803,400	1,027,200	930,000	922,000	1,483,000
Illinois	8,503,500	4,187,500	4,171,000	350,000	1,300,000	535,321
Indiana	4,125,540	3,138,100	2,882,000	0	2,000,000	0
Iowa	3,675,000	3,312,000	2,996,500	619,000	2,916,000	700,000
Kansas	1,202,550	2,631,000	4,330,300	0	350,000	775,000
Kentucky	5,817,000	7,005,200	4,821,850	400,000	525,000	0
Louisiana	6,970,750	3,256,000	2,902,630	3,305,000	7,590,834	3,060,612
Maine	1,068,300	6,019,000	6,607,100	4,057,500	904,400	2,530,000
Maryland	5,599,380	1,393,255	4,781,000	250,000	100,000	1,414,540
Massachusetts	7,554,590	902,000	5,600,500	1,023,250	134,500	0
Michigan	2,777,000	4,750,000	13,628,280	0	1,251,000	1,000,000
Minnesota	5,123,000	3,831,920	3,162,000	0	1,661,000	700,000
Mississippi	4,349,000	2,961,980	2,768,150	0	0	0
Missouri	1,288,415	3,933,888	1,403,975	0	1,229,000	1,142,786
Montana	1,171,000	2,733,500	1,237,200	1,177,000	3,733,600	0
Nebraska	1,000,000	1,572,500	3,778,000	850,000	1,025,000	1,600,000
Nevada	1,468,246	1,065,787	400,000	1,067,500	70,860	0
New Hampshire	1,510,500	1,089,970	2,091,000	1,656,000	520,000	1,075,000
New Jersey	3,039,500	1,100,000	1,047,500	4,200,000	0	0
New Mexico	6,106,475	1,000,000	0	0	0	0
New York	7,407,700	4,468,450	5,510,200	9,950,000	3,400,000	5,200,000
North Carolina	1,017,000	9,609,550	10,271,200	1,050,000	3,575,000	299,900
North Dakota	10,329,000	1,041,500	2,700,000	150,000	598,000	2,900,000
Ohio	1,577,000	7,611,000	10,532,000	2,714,000	5,560,000	4,274,000
Oklahoma	8,194,630	371,000	2,248,205	0	0	0
Oregon	2,250,100	1,350,000	6,659,900	2,250,000	4,750,100	261,000
Pennsylvania	1,232,000	4,426,450	6,109,400	0	5,943,000	4,141,530
Puerto Rico	500,000	5,373,000	3,873,000	850,000	14,211,250	13,170,000
Rhode Island	3,991,200	518,500	910,000	0	0	0
South Carolina	1,336,300	2,282,437	1,828,400	2,656,062	300,000	0
South Dakota	6,766,000	2,056,710	2,725,660	2,893,000	612,500	290,000
Tennessee	8,495,100	5,245,400	4,345,400	1,700,000	0	635,000
Texas	1,000,000	3,560,300	2,179,300	79,800	0	1,150,000
Utah	1,057,000	33,400	1,448,000	0	0	0
Vermont	11,466,100	1,818,000	1,059,200	200,000	930,000	100,000
Virgin Islands	0	692,500	0	0	0	0
Virginia	3,057,850	10,909,700	5,467,600	0	3,225,000	2,000,000
Washington	3,626,500	3,056,071	2,222,120	0	525,000	341,653
West Virginia	3,779,984	802,700	1,353,510	0	0	650,000
Western Pacific	7,720,700	0	0	0	0	0
Wisconsin	372,500	2,951,961	2,813,000	1,800,000	1,550,000	0
Wyoming	0	365,270	600,000	650,000	345,000	1,358,000
N.O. Adjustment	0	0	0	0	0	0
N.O. Contract	0	0	0	0	0	0
Total	206,729,116	163,423,683	199,428,591	65,458,112	106,816,877	86,787,564

	Community Facilities Grants (\$)			Credit Sales (\$)			Grand Total (\$)
State	1998 Actual	1999 Actual	2000 Actual	1998 Actual	1999 Actual	2000 Actual	FY 98—FY 00
Alabama	172,200	225,000	152,000	99,578	394,550	72,300	289,505,137
Alaska	175,000	95,800	395,497	598,273	0	78,000	112,266,764
Arizona	152,270	120,000	213,705	1,755,100	674,250	749,640	378,306,103
Arkansas	182,350	84,000	416,500	476,585	352,400	66,360	329,268,490
California	555,990	414,840	258,970	3,008,708	975,480	609,347	624,894,173
Colorado	82,260	50,000	50,000	482,960	478,000	177,300	245,885,833
Connecticut	80,000	50,000	57,700	153,275	454,000	0	71,513,565
Delaware	0	50,000	50,000	0	0	0	61,536,381
Florida	251,950	305,000	327,630	922,704	839,800	326,400	534,667,848
Georgia	250,000	172,900	200,500	1,209,896	330,510	140,100	459,231,421
Hawaii	115,224	55,176	150,000	0	495,500	0	149,587,084
Idaho	75,000	52,900	115,000	741,173	511,240	0	210,039,041
Illinois	188,130	150,000	196,000	191,000	86,340	29,000	489,278,577
Indiana	154,000	106,000	99,000	250,000	461,450	100,800	410,653,154
Iowa	106,000	68,000	67,000	498,174	613,980	209,464	257,291,725
Kansas	110,000	50,000	50,000	258,480	115,100	76,538	174,146,587
Kentucky	305,000	192,000	266,750	358,828	226,880	57,000	455,896,602
Louisiana	398,500	253,690	409,000	54,000	40,000	0	284,825,763
Maine	291,327	86,940	185,000	77,350	0	0	246,580,336
Maryland	125,000	100,000	68,990	162,000	62,800	0	340,285,864
Massachusetts	108,750	26,850	78,944	78,500	153,500	0	153,790,942
Michigan	518,810	191,000	311,300	169,302	253,690	73,000	695,203,130
Minnesota	138,000	82,000	98,000	378,100	402,590	88,746	474,189,096
Mississippi	354,100	612,750	484,360	679,363	417,980	0	240,273,682
Missouri	177,000	210,412	155,252	813,105	705,190	189,607	409,279,542
Montana	200,000	220,517	323,160	0	42,000	26,460	215,449,815
Nebraska	75,000	50,000	107,000	0	42,000	34,300	155,171,075
Nevada	75,000	78,056	90,084	0	289,500	231,050	88,703,219
New Hampshire	140,360	50,000	82,166	243,500	207,300	0	98,779,930
New Jersey	37,500	50,000	50,000	682,300	177,500	0	143,813,329
New Mexico	75,000	50,000	25,000	514,250	507,370	314,310	141,684,482
New York	203,500	133,000	163,000	169,556	263,770	12,825	258,303,667
North Carolina	348,000	474,500	431,000	977,632	654,450	83,500	648,890,867
North Dakota	190,350	55,000	103,150	0	38,250	0	85,424,043
Ohio	242,000	158,000	157,000	98,890	0	0	515,048,267
Oklahoma	148,000	107,000	144,050	73,400	0	23,750	229,521,226
Oregon	176,000	146,500	62,070	870,615	730,910	885,576	218,481,311
Pennsylvania	416,210	327,750	378,000	138,000	19,600	0	467,530,800
Puerto Rico	200,000	100,000	31,000	187,100	105,000	0	396,770,195
Rhode Island	0	50,000	100,000	0	0	0	30,240,408
South Carolina	204,600	93,000	129,500	663,768	281,100	69,300	298,564,871
South Dakota	79,650	215,850	1,158,500	0	55,500	0	230,918,810
Tennessee	323,500	176,700	288,000	186,500	39,420	85,326	416,320,812
Texas	313,000	267,700	230,700	1,571,700	1,127,120	334,552	493,015,133
Utah	150,000	91,350	104,000	0	168,000	0	161,726,158
Vermont	140,614	115,470	82,945	246,631	176,400	106,700	90,263,844
Virgin Islands	0	25,000	50,000	0	0	0	31,568,035
Virginia	229,500	390,770	391,400	68,000	642,030	41,000	364,120,329
Washington	137,500	66,000	116,000	484,850	441,020	747,440	263,614,513
West Virginia	118,500	92,000	208,723	554,850	331,080	269,100	131,788,255
Western Pacific	0	25,000	50,000	0	519,900	0	57,743,350
Wisconsin	139,000	124,600	96,625	312,450	22,930	0	284,830,266
Wyoming	42,000	0	49,915	200,000	269,200	163,600	80,159,738
N.O. Adjustment	0	0	0	0	0	0	4,782,067
N.O. Contract	0	0	0	0	0	0	49,000
Total	9,471,645	7,539,021	10,060,086	21,660,446	16,196,580	6,472,391	14,701,674,655

National and State Office Contacts

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**RHS Helped Provide These People with Homes, Childcare, Apartments,
Healthcare, Fire Protection and Assistance in Living.**

